

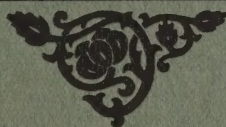
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SAGINAW Board of Trade

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"The City of Opportunity"



YEAR BOOK

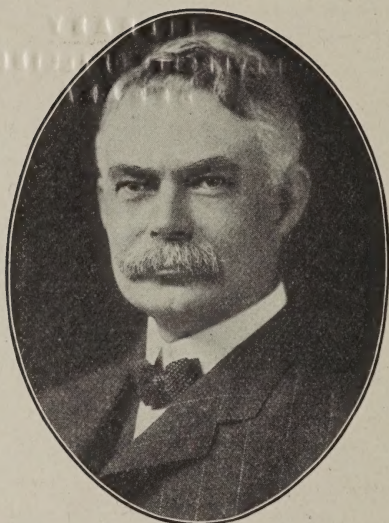
1909

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BOARD OF TRADE

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SERIALS

“The City of Opportunity”

Year Book
1909



HON. WILLIAM S. LINTON,
President Saginaw Board of Trade, 1905-6-7-8-9.

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1908/09

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Direct. of 1909

In Memoriam

DR. HENRY C. POTTER

CHARLES A. RUST

WILLIS G. VAN AUKEN

WILLIAM BARIE, JR.

HENRY C. POTTER, JR.

Fac-simile Signatures of Original Incorporators
Saginaw Board of Trade.

We, the undersigned, hereby Associate Ourselves together as a Board of Trade for the Saginaw valley - under & according to the Act Entitled "An Act for the Incorporation of Boards of Trade & Chamber of Commerce" approved March 19. 1863 -

Dated, Apr. 9. 1863 -

George Dunlap
Nehal Barnard
W. L. Miller
V. A. Paine
A. B. Paine
J. F. Hardne
H. J. Brindley
J. H. Davenport
Chas. L. Dyck
Ephraim L. Dyck

W. L. Little
H. H. Chapman
E. A. Rust
W. J. Secor
J. M. Davis
J. M. Brockway
L. B. Combs
C. S. Luthman
J. S. Duggs
H. C. Duggs
W. F. Healy
H. H. Hobb
Edw. B. Smith
Chas. F. Disbrow
Wm. L. Smith
E. J. Throck
Jas. L. Hetcham
J. L. La Crosse
J. H. Estabrook
J. M. & J. M.
H. C. Potter
W. D. Dill

A. D. 1863—A. D. 1909.

Signatures to the Articles of Association of the
SAGINAW BOARD OF TRADE.

Incorporated under the provisions of Act No. 171 of the Public Acts of Michigan for 1903.

IN WITNESS WHEREOF, We, the parties hereby associating, have hereunto subscribed our

names, this 4th day of August A. D. 1908

NAMES.
William S. Linton

Fred H. Potter

John J. Rupp

Max Heavenrich

Frank F. Kleinfeld

Edgar D. Church

John F. Collins

Wm. Heavenrich

Ed. C. Mershon

P. H. Morley

NAMES.

John Popp

Wallis Craig Smith

J. W. Symons

M. W. Tanner

W. R. Burt

Joseph W. Foraney

H. C. Potter

Ezra Rust

STATE OF MICHIGAN,

County of Saginaw,

} ss.

On this the Fourth day of August, A. D. 1908,

before me, a Notary Public in and for said county, personally appeared

William S. Linton, Fred H. Potter, John J. Rupp, Frank F. Kleinfeld, Max Heavenrich, Ed. C. Mershon, P. H. Morley, John Popp, Wallis Craig Smith, J. W. Symons, M. W. Tanner, W. R. Burt, Joseph W. Foraney, and H. C. Potter:

That on the 12th day of November, A. D., 1908, personally appeared before me Edgar D. Church:

That on the 31st day of August, A. D., 1908, personally appeared before me George L. Burrows;

That on the 21st day of December, A. D., 1908, personally appeared before me Ezra Rust;

That on the 24th day of December, A. D., 1908, personally appeared before me John F. Collins;

That on the 30th day of January, A. D., 1909, personally appeared before me Temple E. Dorr and William Sevfarot;

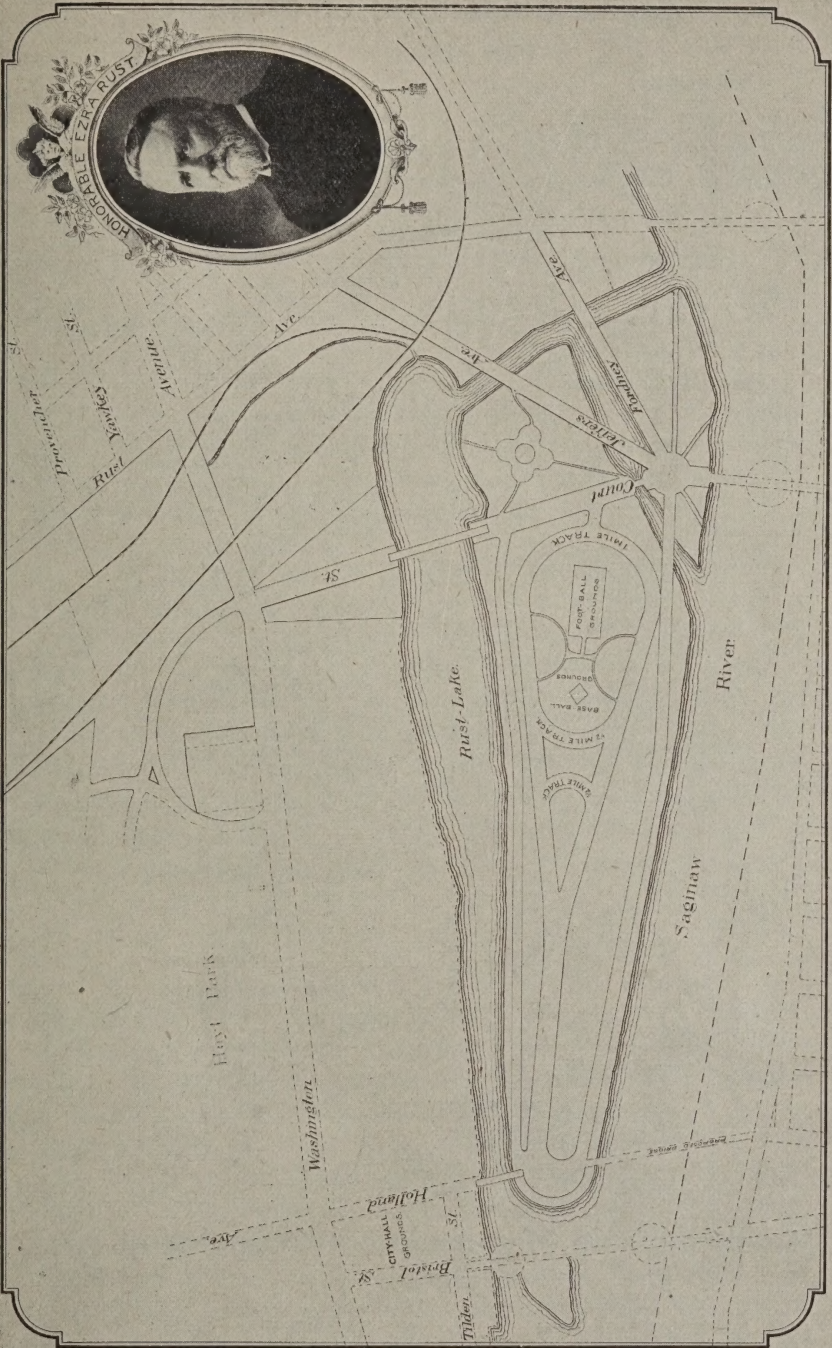
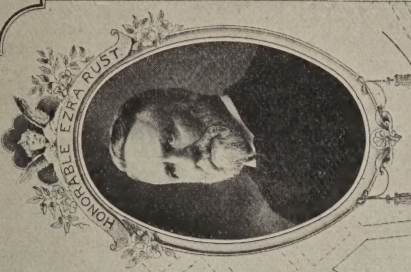
known to me to be the persons named in, and who executed the foregoing instrument, and severally acknowledged that they executed the same freely and for the intents and purposes therein mentioned.

Myron H. Meserby

Notary Public in and for
Saginaw Co., Mich.

My commission expires January 8, 1911.

RUST PARK.



Saginaw Board of Trade.

1909—1910.

OFFICERS.

WILLIAM S. LINTON, PRESIDENT
G. M. STARK, 1ST VICE-PRESIDENT
JOHN J. RUPP, 2D VICE-PRESIDENT
WM. SEYFFARDT, TREASURER
F. F. KLEINFELD, ACT'G SEC'Y.

DIRECTORS.

FRED BUCK
E. D. CHURCH
J. A. CIMMERER
J. F. COLLINS
A. T. FERRELL
E. C. MERSHON
R. C. MORLEY
JOHN POPP
J. W. SYMONS
M. W. TANNER
MAX HEAVENRICH
WALLIS CRAIG SMITH

COMMITTEES:

ARBITRATION.

GILBERT M. STARK
JNO L JACKSON
J. FRANK BRAND
GEO. W. WEADOCK
EUGENE WILBER

ASSOCIATE BOARDS.

FRED BUCK
HENRY W. CARR
JULIUS W. IPPEL.
SAMUEL SEITNER
JNO. W. SMART

AUDITING.

E. D. CHURCH
JNO. A. CIMMERER
WM. B. MOORE
C. F. OPPERMAN
JOHN POPP

CIVIC AFFAIRS.

MARTIN W. TANNER
WILLIAM B. BAUM
EMMET L. BEACH
W. S. HUMPHREY
JAMES H. DAVITT

CONVENTIONS.

WALLIS CRAIG SMITH
WILLIAM H. AUBREY
CHARLES E. LOWN
WM. C. MCKINNEY
WM. F. SCHULTZ

ENTERTAINMENT.

JOHN F. COLLINS
CHAS. F. GANSCHOW
CHAS. C. HENNING
HARRY OPPENHEIMER
FREDERICK G. OLP

FINANCE.

A. T. FERRELL
WILLIAM BARIE
WALTER S. EDDY
THOS. A. HARVEY
WM. C. PHIPPS

TRANSPORTATION

R. C. MORLEY
JOHN HERZOG
CHAS. E. LINTON
F. G. PALMERTON
GEO. C. WARREN

INDUSTRIES.

MAX HEAVENRICH
W. A. BREWER
E. D. CHURCH.
J. H. MALCOLM
HENRY WITTERS

MEMBERSHIP.

J. A. CIMMERER
GEORGE DICE
LOUIS MAUTNER
CHAS. H. PETERS
B. J. ROCKWOOD

PUBLIC IMPROVEMENTS.

JOHN J. RUPP
F. W. NEWTON
E. H. PATTERSON
A. ROBERTSON
LOUIS SCHWEMER

RIVER AND HARBOR.

J. W. SYMONS
M. N. BRADY
HOWARD GAGE
H. W. HUBBELL
CHAS. C. REMER

STATISTICS AND PUBLICATION.

WM. SEYFFARDT
DAVID C. BELL
CLEMENT C. GAGE
PETER MITTS
CHRIST. REITTER

TAXES AND INSURANCE.

ED. C. MERSHON
H. W. MERRILL
M. J. PURCELL
H. A. SAVAGE
A. W. TAUSEND

TRADE INTERESTS.

JOHN POPP
J. A. ADAMS
PETER HERRIG
H. S. SIEBEL
H. WATSON

Merchants' and Manufacturers' Association.

TRUSTEES:

H. T. WICKES, PRESIDENT.
J. L. JACKSON, VICE-PRESIDENT
A. C. MELZE, TREASURER
BENTON HANCHETT

A. D. EDDY
MAX HEAVENRICH
THEO. HUSS
F. F. KLEINFELD, ACT'G SEC'Y

President's Annual Report.

Saginaw, Mich., May 4th, 1909.

To the Members of the Saginaw Board of Trade:
Gentlemen:

FOR the fourth time it is my privilege to present to this Board an annual report and in this case I will endeavor to make it as short and concise as possible, although there are many important things to be considered.

Just one year ago in submitting the President's annual report it was my pleasure to predict that the present meeting would be held in a completed Auditorium. This prediction has come true, and I am sure each and every one of you rejoices with me tonight in the satisfaction of gathering in this beautiful banquet room which forms an important part of the finest and most complete Auditorium in the State of Michigan, and one of the best buildings of its class in the world. It will be an enduring monument to its liberal donors, Messrs. Burt and Dorr and is today the pride of our city.

RE-INCORPORATION.

NEARLY a half century ago this board was first organized, the passing of time calling now for our third incorporation under the laws of the state. It is something unique and pleasing as well, to have some of the incorporators of the original Board sign the papers recently executed as has been done by George L. Burrows, Dr. H. C. Potter and Hon. Ezra Rust. The Board now requires under its new conditions revised By-Laws, and they will be presented to you tonight for consideration and adoption. They have been carefully prepared and in some cases selected from By-Laws of advanced and progressive associations in other cities.

MERCHANTS AND MANUFACTURERS' ASSCN.

AS in the year preceding this, the Merchants and Manufacturers' Association has largely relieved this Board from one of its original objects, viz: The providing of funds to secure new industries for the city. The two associations have worked harmoniously and the recommendations of this Board have usually met with the approval of the Merchants and Manufacturers' Association directors.

The firms coming before the Board as recommended by our Industrial Committee have been many and out of the number several excellent factories have been secured and they will be given in detail by the chairman of this important committee.

MEMBERSHIP AND OTHER ASSOCIATIONS.

A STATEMENT twelve months ago that during the year our membership would almost treble would have been met with doubt, but this has actually been accomplished and we meet here tonight as an organization with between 400 and 500 members, composing the great majority of those prominent and active in business, professional and official life in Saginaw. To those who have brought about this result the greatest credit is due, and I am sure that every member is pleased with this substantial increase in the names upon the roster.

No man with the best interests of Saginaw at heart and consulting his own business interests can well afford to be outside of this or similar organizations; such membership indicates an unselfish interest in the entire community and united work of this character benefits every individual in the city.

One feature of interest during the year just past has been the rapid organization of other associations confining their main work to the particular district in which located, thus differing from the Board of Trade, the improvement work of which is intended to impartially cover the city as a whole.

The interest of these new associations in civic work is perhaps one of the reasons for added activity and the largely increased membership of this body. Everything accomplished by the local associations tends to benefit Saginaw, and I am sure that all must unite with me in wishing them well and that success may crown their efforts.

EXCURSIONS, ENTERTAINMENT, ETC.

DURING last season several of our leading firms established the Saginaw Valley Steamship line and thus again fixed our city as a port upon the map for passenger and freight business on the Great Lakes. The Steamer Flora owned by this company was placed at the disposal of the Board August 7th, 1908, and an excursion of our business men was given to the river's mouth. Several of Michigan's distinguished citizens, two candidates for governor on tickets of the leading political parties; United States Senator William Alden Smith, Congressmen Fordney and Loud, and officers of the Bay City Board of Trade were our guests on board and later in happy speeches promised hearty co-operation in the improvement of our river from its head to the bay.



EDDY BUILDING—Home of Board of Trade.

The annual banquet of this Board given in February was also an event long to be remembered. In this same room was gathered around the banquet board not only the great majority of our membership, but also well known citizens of the state and nation, our most honored guest being Rear Admiral Robley D. Evans, whose excellent talk, good advice and pleasing personality caused the greatest enthusiasm upon the part of those present.



REAR ADMIRAL ROBLEY D. EVANS

Guest of Honor.

IMPROVEMENTS PROMOTED OR IN PROGRESS.

ONE of the finest improvements coming to us from last year's efforts of the Board is the new Armory now well under way, and which will be completed in time for use by the Industrial Exposition of our business interests to be given early in October.

This building will front upon another substantial and practical improvement for Saginaw, viz: A city dock, covering a fine piece of ground, in round figures about 400 feet in

length by 200 feet in width. In days to come as river improvement progresses, I am of the opinion that this will be one of the most valuable pieces of property owned by the city.

In one of the recent bills introduced in the legislature, cities are prohibited from doing certain things and one of the things forbidden is to dispose of public property on the water front, believing it one of the most valuable assets that can be owned or controlled by a community. For instance, we know how the city of Detroit now regrets not having secured river frontage in the past and would be obliged at this time to pay millions of dollars for it where thousands would have sufficed in the first instance.

To this city wharf even now under construction at the foot of Janes Avenue will come during the present month what Saginaw has desired for many years, viz: A first-class, up-to-date important steamship line. The whistle of the steel Steamer the State of New York will in a few days announce to our citizens the opening of a new era. It will not only give us the pleasures and comforts of delightful trips upon the waters of the Great Lakes, but will mean a saving of many thousands of dollars to our people in freight rates paid upon every commodity of life.

The members of this Board have worked indefatigably to bring about this result and we can now take pride in the fact that the Detroit & Cleveland Navigation Company, with the greatest and finest line of steamers of their class to be found anywhere in the world, has named our city as a port on what is to be called the Saginaw-Bay City Division of their line. This company and its boats should be enthusiastically greeted, and passenger and freight business liberally extended in order that it may become a fixed and permanent part of Saginaw's extensive transportation system.

The interest in a county trunk line system of stone roads continues unabated and the halt in the movement has been caused only to conform to the requirements of the new constitution and the laws that may be passed thereunder. As soon as this feature is established the movement will be taken

up again and pushed to a successful conclusion. One pleasing feature is the interest and enthusiasm manifested by the large adjacent farming community, it being reported by their representatives on the Board of Supervisors that there is no doubt but that a large majority of those living in the townships favor this great improvement for the county at large.

In this connection and as an important link in the projected chain of highways is the demand for another bridge across the Tittabawassee river leading into our city's business districts by the most direct routes. As the highway money raised in the city of Saginaw will undoubtedly be used for the cost of this improvement, it is only fair to the business interests of the city that this bridge shall be placed where it will most directly benefit the city itself, and that appears to be where State Street, extended, crosses the river. From this street extend branches into practically every business district of the city, viz: Via Brockway to the Gratiot business district; via Mackinaw to the Mackinaw Street bridge and the South Side; via Court Street to the leading business district of the West Side, and via State Street to the North Side business district and Genesee Avenue; certainly the fairest possible distribution.

There would come across a bridge located at this point farm products exceeding one-half million dollars in value, a large proportion of which now goes to other places.

CIVIC IMPROVEMENTS.

DURING the past year our citizens have manifested a continued and active interest in every civic improvement and the beautification of the city, and as heretofore this Board has been active in causing the planting of hundreds of the finest trees and thousands of ornamental shrubs and vines. The result of all this effort and the excellent work being done by other organizations, and especially by the Board of Park and Cemetery Commissioners, which is doing its part thoroughly and most economically, can but result in making Saginaw one of the most beautiful cities to be found anywhere in North America.

MUNICIPAL GOVERNMENT.

IN this Auditorium following the installation of the present city government in January last, was gathered the outgoing and the in-coming city officers and numerous guests. It was a satisfaction to those present to hear and must have been to our citizens generally to read upon the following day the remarks of the speakers of the evening. Former mayors, men of affairs, leading men of all political parties spoke in the most complimentary way of the character and calibre of the officials at the head of our city government, which has been satisfactorily and ably conducted for many years now, and this fact alone gives Saginaw a proud standing among cities.

The city officials have always promptly responded, whenever called upon for work considered by this Board beneficial to the city. A communication to the council asking for an appropriation for the extermination of the Tussock Moth was promptly complied with and the Board of Park and Cemetery Commissioners authorized to expend the same, which they did with good effect.

The principal municipal problem ahead of us is an improved water system. There is little if any difference of opinion as to the method of filtration or purification recommended by the excellent Citizens' Water Committee having the matter in charge, and their advice along this line will be or should be adopted without a doubt.

The question of location of the plant and the source from which the water shall be taken are still matters of earnest discussion and thought, and should be worked out so that all interests affected, and a majority of our people who will be called upon to vote for a bond issue can be satisfied with and approve the sites finally selected.

CONVENTIONS.

DURING the past year this Board has been most active in securing conventions and some of the most important in Michigan have been with us and others are booked to come during the coming year, some of which will fill this magnifi-

cent building. The trade which they leave with our city should and does add greatly to its prosperity. Our hotels and merchants certainly profit largely by these gatherings and indirectly this prosperity reaches all other vocations in the city.

The cost of conventions to the Board has been rather excessive and necessarily supplied from our general funds. It is believed that those who first and most directly receive the benefit should contribute to a greater degree than their dues only, and they will be called upon by the Convention Committee to assist more materially along this line in order that the Board's funds may be used for still other purposes for which they are required.

To assist in this direction also I believe that it would be advisable to solicit the membership in this body of the two or three hundred fraternal organizations in the city. They should be represented on our membership roster by their executive head. So many of the conventions we are called upon to entertain are of fraternal orders that it would seem they should not hesitate to take a membership in this organization, contributing as it does so largely to the expense and arrangements for their state gatherings.

RAILROAD LINES, EXCURSIONS, ETC.

YOUR President stated one year ago that inter-urban lines leading into this city should be encouraged from every direction and hoped that the Detroit, Flint & Saginaw R. R. would be completed during this year. The last named project has been consummated and inter-urban cars from the east on this line are depositing passengers by hundreds in front of our business places.

Other inter-urban lines are looking in this direction, one from the south and still another from the east. A projected line from this city to Caro and thence to Port Huron through the Thumb would bring largely increased trade to Saginaw as did the completion of the S. T. & H. several years ago.

The railroad connecting link between Saginaw and Ashley is another line to which our best efforts should be turned. This short link would open up to our wholesale dealers a territory westward covering 1,000 square miles and would cause Saginaw to be the terminus of this division of the Grand Trunk R. R. High officials of this road have indicated that their company would take over this extension and guarantee the necessary bond issue.

Excursions to our city during the past year have been numerous from many directions, but this feature can be largely extended and promoted. I believe that permanent daily excursions can be arranged for from a territory within 75 miles of our city, and would recommend that a Bureau of the Board be established for controlling this feature. It has been successfully worked out in other cities and should be established here.

RIVER IMPROVEMENT.

THIS report would be most incomplete did it not refer to co-operation upon the part of government officials and the Pere Marquette Ry. Co. in forwarding the interests of navigation upon our river. Col. C. McD. Townsend, in charge of this district for the War Department, has honored this Board with his presence and advice on different occasions in reference to the river improvements and is pushing the work so far as authorized to the utmost. Senator William Alden Smith and Congressmen Fordney and Loud have each personally promised to do their utmost to cause a twenty-foot channel to be opened from Saginaw to deep water and we are sure Congressman Fordney's great influence and position in congress will secure the desired result.

The Pere Marquette Ry. Co. should be commended for having promptly complied with the Board's request to widen the span of their Potter Street bridge, having done so at the cost of several thousand dollars in order to permit the D. & C. steamers to pass through.

THE FIRE SUFFERERS.

RESPONDING to the call for help from the fire devastated region to the north of us last fall, our city did nobly and the county as well. The city contributed between four and five thousand dollars in money, the most of which passed through this Board for distribution, and our Treasurer is to be commended for the proper care and account kept of this trust fund. In addition about 50 carloads of valuable supplies were sent from city and county to these sorely distressed people of our state.

"THE CITY OF OPPORTUNITY."

ONE feature decided upon by your directors during the last year is a motto for our city and the words "The City of Opportunity" were chosen. The sentiment thus expressed has proven popular and thousands of the official buttons bearing these words have been, and are being worn by our people. Every merchant should keep them on display and sale, and the celluloid ones should be freely and plentifully distributed at large gatherings.

FLOOD DANGER.

EVERY spring time sounds a warning of the possibility and probability of great floods to come, that will surely cause disaster and immense loss in our city unless something is immediately done to correct existing conditions.

The narrowest part of our river is approximately between the Bristol and Potter Street bridges. This channel is further contracted by the massive piers of the Genesee Avenue bridge. A logical way to run off a tremendous amount of flood water is to open say 100 feet wide and 20 feet deep the old bayou channel between Bristol Street and the Pere Marquette bridge. This improvement would serve other purposes also. It would reclaim by providing filling, the unsightly marsh between the points named which is the worst eye sore in the city today. It would save thousands of dollars in the construction of main sewers to the river that will soon be required from the rapidly growing north side territory west of the river. It would build

up a central manufacturing district traversed by three trunk line railroads and with two water fronts, thus affording factory sites unsurpassed anywhere. It would provide an outlet for the drainage reaching the river on the northwest boundary of the city, now a source of much loss and annoyance to the big mills and residents in that territory. It would permanently clean up the largest unsightly and unsanitary district within the entire city limits. The expense would be borne largely by the property benefitted, consisting principally of railroad grounds, and would be no hardship to the companies, as the added value of the land would eventually repay them in full.

This Board caused the necessary legislation for this improvement to be submitted to the Common Council and passed by the legislature two years ago. It is a law now. Under this law a resolution by Ald. Button was introduced and adopted last evening instructing the city engineer, who advises the plan, to prepare the proper specifications. The flood drainage of thousands of square miles must today pass through the narrow confines of the Genesee Avenue bridge. The immense Prairie Farm property no longer forms a vast lake 10 feet in depth as formerly to store surplus spring freshets. New drains are emptying into every river of our watershed and the flood is coming swifter and greater in volume every year.

Gentlemen, further delay is very dangerous, almost criminal. Why not act now and promote the opening of this canal or auxiliary channel with all possible speed? It will mean the saving of lives and prevent the loss of many thousands of dollars at some time in the future, we know not how near.

BAND.

OUR city, once the home of the State's finest band, and musicians of great skill, has no such organization generally supported by our citizens as one should be. A number of efforts have been made to secure the required funds by subscription but none have succeeded. The nearest approach to it has been by Hinte's Saginaw Band, which furnished the music here tonight. The members of this band have individually

worked industriously until they have \$3,000 pledged. \$2,000 more is required for the expense of this season's almost continuous concerts to be given in different parts of the city. Having so nearly reached the goal in the amount required, by their own efforts, further liberal subscriptions should be made to this organization by our citizens generally until the sum needed is upon their list. Then another year arrangements should be made for a city band to play in parks and other public places under directions of the proper municipal authorities as is done in Detroit and other cities. It is not fair or just for a few liberal citizens as now to contribute the entire cost for what is enjoyable to all.

NECROLOGY.

DURING the year the grim reaper Death has summoned several of our esteemed members. The first to answer the call, John Jeffers, will have for many decades to come and so long as Saginaw remains a city, the kind remembrance and gratitude of old and young who view the park or slake their thirst at the beautiful fountain which he gave to the public.

Dr. Henry C. Potter was one of the builders of Saginaw and his memory will be cherished by all who were honored by his friendship. His son, H. C. Potter, Jr., was long a member of this Board and materially assisted in our city's business interests.

Charles A. Rust, from boyhood a leading figure and prominent business man of Saginaw, will be greatly missed.

Willis G. VanAuken always alert in business, interested and active in public affairs, was called in the meridian of life.

William Barie, Jr., a member of the firm which has long been identified with this Board, was an earnest and diligent worker in his business, courteous and affable to all, and his untimely taking away is sincerely regretted by all who knew him best.

All of these men were towers of strength to Saginaw and have left an imprint for good upon our civic life and accomplishments that can never be effaced.

IN FOUR YEARS' TIME.

IN closing I wish to thank each and every individual officer and director with whom it has been my privilege to serve during the past four years, for good work done and hearty and enthusiastic co-operation in every advance advocated for our city. What has come to Saginaw during that time?

Four years ago the deepest of mud roads stretched between our city pavements and the county stone roads. Now good macadam streets paid for largely from county funds raised in the city form the connecting links between city and county. Four years ago we had no Auditorium, the erection of which was made feasible by Messrs. W. R. Burt and T. E. Dorr in connection with the city's interest, the latter made possible by legislation promoted by this Board. During the past four years several excellent manufacturing establishments have been located in our midst, one of them as I happen to know paying in postage alone during one week over \$2,000 to the U. S. Government.

Four years ago no regular steamship company named Saginaw as a port upon its lines. Now we have two. Four years ago we were without city docks, and the new Armory existed only in our minds. Four years ago we had no park system worthy the name, and the excellent board now governing the rapidly developing beautiful parks of our city did not even exist until the Act framed by this Board's members was enacted into law. Since that time cesspools of stagnant water have been displaced by parade grounds and athletic fields. A big marsh has been wiped off the map in the center of our city and the generosity of one of the city's benefactors, Hon. Ezra Rust, is establishing in its place what will become in time one of the world's famous parks.

IMPROVEMENTS FOR THE FUTURE.

ALL these things have come to us and more, for which we are grateful. Now let all work together for still further advancement that can soon be accomplished, viz :

1. A deep waterway to Saginaw Bay.
2. A county trunk line stone road system.
3. More manufacturing establishments.
4. Better transportation advantages on land and water.
5. A still more beautiful city.
6. A population of 100,000, A. D. 1920.

I now desire to thank all who have been in any way connected with the Board's affairs, for uniform courtesy and kindness always extended. I appreciate the high honor bestowed in having been for four years placed at the head of this most important organization, and earnestly desire you to select another as my successor tonight.

With best wishes always for Saginaw's continued success and prosperity, I am,

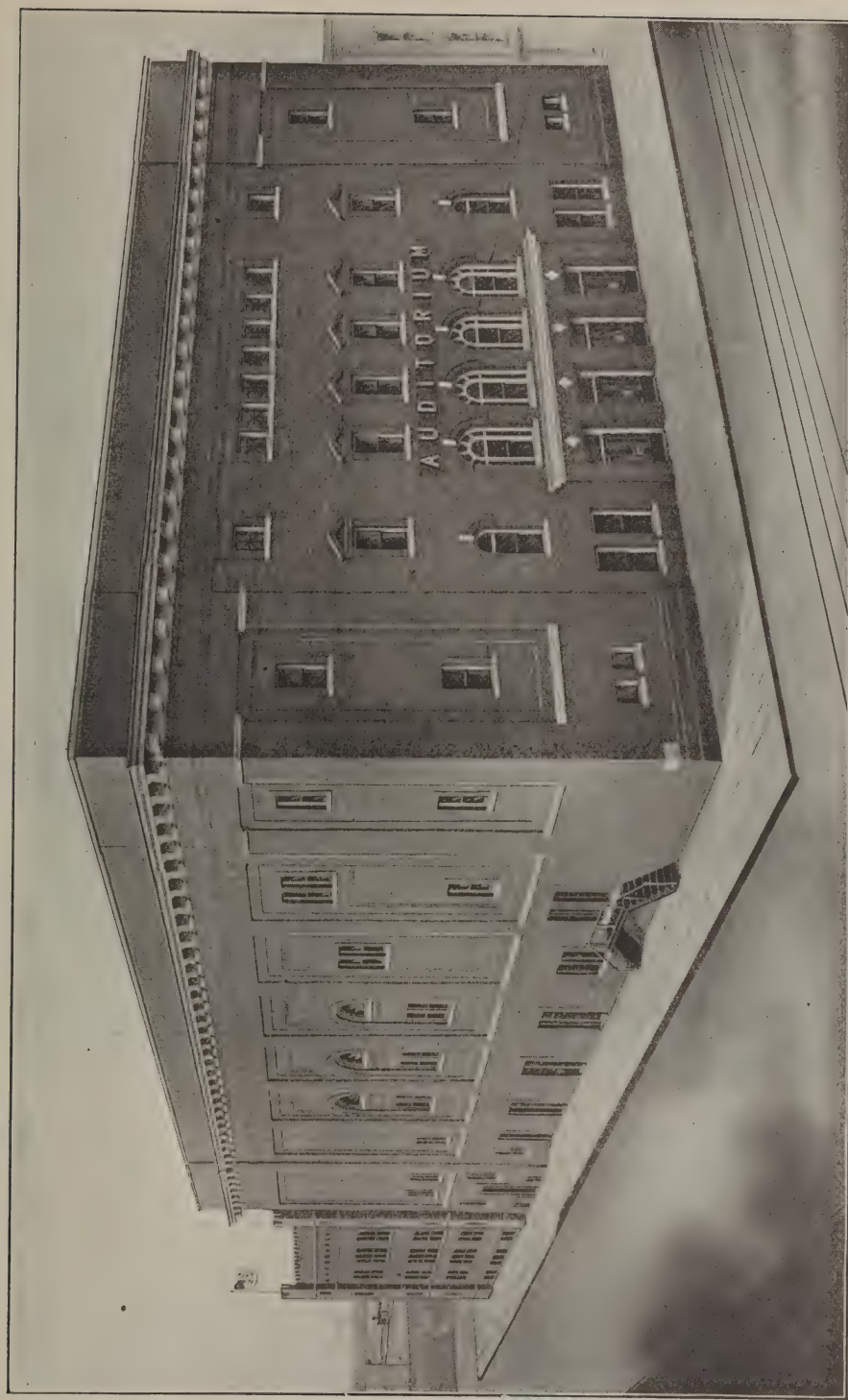
Sincerely yours,

WILLIAM S. LINTON,

President.



U. S. POST OFFICE.



SAGINAW AUDITORIUM.



SAGINAW ARMORY.

Treasurer's Report.

TREASURER'S REPORT FOR YEAR ENDING MAY 4th, 1909.

To Officers and Members:

Gentlemen:

RECEIPTS.

1908-09—

Balance on hand May 5th, 1908\$ 92.23

Received from dues and all sources, per deposits.... 3,604.18

Total\$3,696.41

DISBURSED.

Disbursed as per vouchers Nos. 144 to 320, inclusive..\$3,678.44

Balance\$ 17.97

Respectfully submitted,

WM. SEYFFARDT,
Treasurer.

Secretary's Report.

SECRETARY'S REPORT FOR YEAR ENDING MAY 4th, 1909.

To Officers and Members:

Gentlemen:

RECEIPTS.

1908-09—

Balance on hand May 5th, 1908.....\$ 92.23

Received from dues\$2,766.00

Received from other sources:

From buttons\$161.60

From banquet tickets 450.00

From subscriptions 204.08

From misc. 22.50 838.18

3,604.18

Total receipts\$3,696.41

DISBURSEMENTS.

Disbursed as per vouchers Nos. 144 to 320, incl.....\$3,678.44

Balance on hand May 4th, 1909\$ 17.97

DISBURSEMENTS IN DETAIL.

Expense of securing and entertaining conventions...\$ 546.07

Bridge hearing before Col. C. McD. Townsend..... 44.50

Office supplies 22.15

Telegrams 26.13

Expense account 25.00

Postage 237.73

Light	22.58
Annual banquet	879.63
Printing and stationery	173.61
Expense of delegates to waterway conventions.....	220.40
Excursion on Steamer "Flora".....	231.03
Livery	135.00
Telephone	116.65
Rent	437.51
Newspapers and magazines	63.65
Buttons	249.90
Miscellaneous	246.90
	\$3,678.44

MEMBERSHIP.

June, 1908, regular members	166
Honorary	11
Total	177
New members received 1908-09:	
Regular	260
Honorary	3
Total number received	263
Total	440
Loss by death	4
Loss by removals	15 19
Net membership May 4, 1909.....	421

Respectfully submitted,

F. F. KLEINFELD,
Acting Secretary.



HOYT PARK.

Committee on Industries.

The members of the Committee on Industries have met many times since the last annual meeting. Many propositions have been received from parties looking for locations. We are at present in touch with several concerns favorably inclined to locate in Saginaw, and we trust that one or two of these may be secured in the near future.

Three new industries have been secured during the past year: The Koenitzer Tanning Company, located on Wheeler Street; The Milwaukee Telephone & Manufacturing Company, located on North Michigan Avenue, near West Genesee Avenue; the Saginaw Heading & Veneer Company, in the old power plant at Carrollton. The Arney Specialty Company completed a contract with the Saginaw Wheelbarrow Company and articles are being manufactured there. Mr. Arney was induced to come to Saginaw through the efforts of your committee.

M. & M. ASSOCIATION.

The citizens who subscribed to make possible the M. & M. fund have by their sacrifice and interest made possible a larger, more prosperous and enterprising Saginaw. The influence of that Association has been felt and the trustees backed by the liberality of the citizens, have encouraged the activity of the Board of Trade committee in carrying out the purpose of the M. & M., to which Association may be ascribed the final success of securing new manufacturing plants. The future will demonstrate the wisdom of citizens comprising the M. & M. Association.

RECOMMENDATIONS.

There are many enterprises knocking at our doors requiring capital and a thorough investigation should be given projects of their character, and if found to be meritorious and reliable, should receive encouragement. Such enterprising con-

cerns will eventually locate some place and our competitors throughout the state and nation are active. There is a rapid increase in the population and resources of the United States. Demands must be supplied; new industrial plants will be built.

Saginaw capital should be given every opportunity to invest at home rather than abroad. Our citizens will respond. Your committee recommends the appointment of a committee to consider propositions of the character mentioned.

TRUST COMPANY.

Your committee believes that there is a field in this section of the state for a Trust Company, and earnestly recommends that this be considered by interested parties.

GUARANTY FUND.

We earnestly recommend the establishment of a guaranty fund which would offer another means of attracting industries to our city.

VISIT LOCAL PLANTS.

There are within the borders of our city many thriving and rapidly developing manufacturing establishments that must not be forgotten. These should receive every encouragement possible in plans for increased capacity, in output and labor. Our Board should keep in close touch with these and appoint a regular committee for this purpose. Such committee could from time to time visit local concerns, receiving suggestions as to matters of vital interest. Every energy should be aggressively applied to the further building up of our city as a manufacturing, commercial and jobbing center.

Respectfully submitted,

MAX HEAVENRICH,

Chairman.

Committee:

Max Heavenrich.

E. D. Church.

Fred J. Fox.

J. H. Malcolm.

C. H. Peters.

Report of River and Harbor Committee.

Your committee feels that it represents a very important department of the Board of Trade work. In the matter of river navigation we must judge by comparison. Up to 1907 for a number of years no regular freight or passenger service was attempted. In that year two tramp steamers operated during part of the season. In 1908 the Saginaw Valley Steamship Company, to which is due great credit for the pioneer work at this time in bringing out the importance of river navigation, put in operation the steamer "Flora" between Saginaw and Cleveland. This boat was unable to accept all the freight that was offered on many trips. Also the Detroit & Cleveland Navigation Company operated the steamer "State of New York" between Detroit and Bay City, and this company will this year give Saginaw twice a week service between Saginaw and Detroit, and by connections at Detroit reach every port on the Great Lakes.

During the past year was organized the Grand-Saginaw Valleys Deep Water Association, its purpose being a ship canal across the state from Grand Haven to Saginaw Bay. This project is being vigorously pushed and the canal will, no doubt, be built.

During the year just closed the two hundred foot wide and thirteen feet deep channel from the headwaters of the Saginaw River to the Bay was completed, and thanks to Congressmen Fordney and Loud, an appropriation has been made and an order given to have the survey of the river with a view to having the channel increased to two hundred feet wide and twenty feet deep, and this improvement will surely be made, we believe, and will open the way for the establishment of industries along our river way greater than we have ever had.

The chairman of this committee has attended during the year the Lakes to the Gulf Waterway Association at Chicago with Mr. Hubbell, and presented both the Grand-Saginaw Valleys Deep Waterway and the deepening of the Saginaw River

project, also attending the Deep Waterways Congress at Washington and used all the influence possible to advance our interests there.

There was conducted a hearing at the Board of Trade rooms in this city, in January, before Col. C. McD. Townsend, of the U. S. Engineering Department, for the purpose of placing before the War Department the needs and the possible results of the improvement that we were asking for. As a result of this hearing, the Pere Marquette main line bridge in this city has been widened so that we are now able to have the advantage of the D. & C. service at Saginaw.

RECOMMENDATIONS.

With the anticipated improvement of our waterway and the increased shipping facilities that this will offer, there should be considered and adopted within the near future a well defined plan covering our harbor in its necessary improvement as to dockage, bridges, etc. This matter should be referred to our Common Council and from it the necessary authority given the Harbor Master, so that such a uniform plan may be placed in operation covering the city's harbor. Rules and regulations should be adopted similar to those in other ports. Your committee would emphasize the importance of this to the entire city. We also urge that our citizens, manufacturers and merchants utilize the boat service, giving all business to the boat lines that we can, in this way establishing before the U. S. Government Engineering Department the fact of the growing need of the best facilities. With a twenty-foot channel all of the lake carrying boats can come into this port. Utilizing this port, the freight and passenger business will be more than doubled this year over last year, we are confident, and will bring up in this section the interest which is being felt so largely the country over, towards the utilizing of the natural waterways of the country.

Committee:

J. W. Symons.
W. C. Phipps.
M. N. Brady.
H. W. Merrill.
Chas. C. Remer.

J. W. SYMONS,
Chairman.

Committee on Public Improvements.

Saginaw Board of Trade,

Gentlemen—As Chairman of the Committee on Public Improvements, I hereby report on sundry matters referred to this committee:

THE ESTABLISHMENT OF A SWIMMING POOL ON THE WEST SIDE OF THE RIVER, AS ADVOCAT- ED BY MR. E. C. MERSHON.

I had several talks with Mr. E. C. Mershon and members of the committee on this subject, and we find it rather difficult to decide upon the proper location. We appreciate the necessity of such a swimming pool, and the matter will be given further consideration during the months of May and June, and we hope that a place may be selected and gotten in shape during the coming summer; however, this is very doubtful. I will report from time to time to this Board, as developments may progress.

TRUNK LINE STONE ROADS IN SAGINAW COUNTY, AND STATE STREET BRIDGE.

This matter was taken up with the Board of Supervisors and jointly with the Legislative Committee, progress of which was published in the daily papers from time to time.

CENTRAL HEATING PLANT IN SAGINAW.

I received letters from Messrs. E. D. Ruggles & Co., of Chicago, Illinois, wanting to know if such a plant would pay in Saginaw, and if we could interest local capital to invest in such an enterprise if found practicable. I spent some time

interviewing some of our prominent business men and owners of the largest business blocks in the city, and after careful investigation wrote them as follows:

"I gave the matter of a central heating plant in this city considerable time and attention during the past few days, and am somewhat at a loss to know just what to write.

"Our city has a population of from 55,000 to 60,000, the resident portion is very scattering, covering quite a large territory. Majority of business blocks are not up-to-date, having been built some forty years ago. I find that the principal office, bank buildings and stores have their own heating plants, and in order to introduce a central heating plant it would depend upon whether or no it could furnish steam heat as cheap or cheaper than they are now producing it themselves, to induce them to make the change. I would not consider it profitable to undertake the heating of residences, for the reason that it would cost too much to make the proper connections. I do not know whether our leading citizens could be induced to co-operate in the management of such a proposition. If your clients feel interested and are anxious to know more about it, I think it would be well for you to send a competent engineer to investigate the situation and ascertain for yourselves. I think our citizens would be very much interested in the enterprise, but whether it would be made to pay, is a matter on which I am not prepared to advise. If you wish any further information, write me again, and I will gladly give it, if within my power."

To the above letter they replied, wanting to know to what extent local capital might be interested in such an enterprise, to which I replied, that I was not prepared to give a satisfactory reply, which letter was acknowledged by them, stating that the matter was in the hands of their engineers, from whom we would no doubt have an early reply whether anything would be taken up or not. This was the last letter I received from them, and I take it for granted that they gave the matter no further consideration. From my information am satisfied that such a plant would not pay, for the present at least.

A RESOLUTION AS FOLLOWS RECOMMENDED FOR
ADOPTION AND SUBMISSION TO THE COM-
MON COUNCIL:

"That the Common Council be requested to empower the Board of Park and Cemetery Commissioners to wage a vigorous war of extermination on the Tussock Moth, and that an appropriation be made for that purpose."

This was submitted to the Common Council, that body taking prompt action in line with the resolution.

POLLUTION OF STREAMS.

The pollution of streams was considered by the committee and it was found necessary, that a bill be prepared for introduction and passed by the state legislature, there being no adequate law covering this point; that the present law simply provides that streams shall not be polluted by the throwing in of dead carcasses. This matter is of great importance to the citizens of Saginaw, as the subject of good water supply should receive the careful thought of every citizen. President Linton prepared a bill to cover the situation more fully; this matter having been taken up with the members of the legislature.

The committee favors a recommendation in connection with the location of the proposed water plant. There being a strong sentiment in favor of getting as far above the sewers as possible, a point at or near the State street proposed bridge will make possible the securing of a supply of good water.

Respectfully submitted,

JOHN J. RUPP,

Chairman Committee on Public Improvements.

Committee:

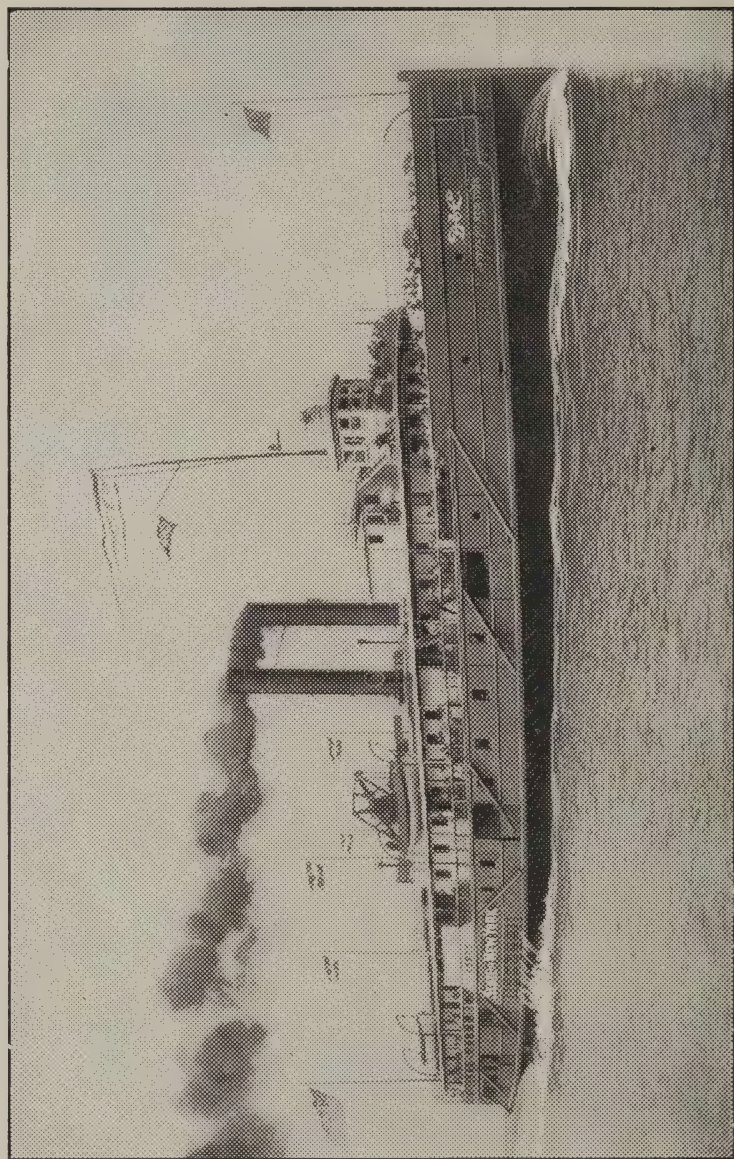
John J. Rupp.

E. A. Robertson.

W. C. Cornwell.

Peter Corcoran.

Jesse H. Berst.



STEAMER STATE OF NEW YORK, D. & C. LINE.

Railroad and Transportation Committee.

As Chairman of the Transportation Committee I submit the following report. The Secretary has kindly prepared from the records on file the following statement on subjects considered:

SUBJECTS CONSIDERED.

Several questions have been referred to this committee for consideration, among the more important being the following:

Establishing of through rates and percentage division via Cleveland in connection with boat lines operating to and from Saginaw Valley. A resolution was adopted by the Board of Trade and other commercial bodies favoring through rates and pro-rating arrangements in connection with the Saginaw Valley Steamship Company, also the D. & C. N. Company via Cleveland. It is anticipated that a full line of rates and divisions will be put in operation covering Ohio and Pittsburg territory as well as Trunk Line territory. Assurances have been received that this will be done for the coming season.

As to freight service between Saginaw and S., F. & D. points the officials of that company advise that the old equipment was in such bad condition that the freight service had to be discontinued for a brief period, promise being received that the company will shortly be in a position to handle freight for Bridgeport, Frankenmuth and other points.

Considerable correspondence and printed matter have been received by the committee in reference to the attitude of legislative bodies. The following resolution on recommendation was unanimously adopted by the Board.

"Resolved, That it is the sense of this Board that state and national legislators, in view of the immediate necessity for stable conditions of finance and business, should exercise moderation and calmness in legislation affecting public service and other business corporations."

CARLOAD MAXIMUM RATE.

The legislature, according to information received here, has repealed the old maximum car rate adopted in 1877. The importance of having this act repealed was given consideration by the committee and a resolution adopted by the Board favoring the repeal. The legislature has taken the proper course. At the time the act was made effective, in 1877, the cars of the common carriers were of smaller capacity, the largest car having a capacity of twelve tons, and in the present day equipment the standard car is thirty-six and a half feet long, having a capacity of from sixty to eighty thousand pounds and in some cases as high as one hundred thousand pounds, and this would make the rate unreasonable as compared with the rate in 1877. Then, again, as between shippers of the same commodity, discrimination would be possible as one man might be obliged to pay a maximum rate for a sixty or seventy thousand capacity car, while his competitor would get the same rate for a car having eighty thousand pounds or more.

Copies of the resolution adopted by the Board were forwarded to the Saginaw county members of our legislature, who co-operated in having the old act repealed.

EXTENSION GRAND TRUNK RY. FROM ASHLEY TO
SAGINAW.

Your committee believes that the extension from Ashley to Saginaw would be a great benefit to the territory reached. Railroad representatives have been approached on the subject, but without tangible results. The committee recommends that the matter be given further consideration and attention.

LINK BETWEEN STRATFORD AND LEOTA.

The construction of a connecting line between Stratford and Leota would shorten the distance materially from Saginaw to territory north and west of this city, and we recommend the further consideration of this subject, which is very important to the interests of our city.

THE PROPOSED ROUTE OF THE SAGINAW, OWOSO & LANSING RY.

Communications received by the Board were referred to your committee and a meeting was called at which interested parties in the city and also representatives of the proposed line could be heard. The construction of an electric line proposed by that company will be of great value to Saginaw, and we believe the project will receive the ready support of the Common Council and our citizens.

TERMINAL ASSOCIATION AND BELT LINE.

There is no city that can surpass Saginaw in its shipping facilities. There are many miles of siding within the city and just outside of its boundaries, with many excellent manufacturing sites, so that many manufacturing plants and wholesale houses may be taken care of. A considerable portion of the sidings and of the terminals were constructed in the early days of our city when lumber was among the chief products. These sidings, switches and side tracks are still maintained by the railroads and prove to be attractive for manufacturing sites. Recently there was referred to this committee a communication recommending the extension of tracks on Water Street across Genesee Avenue, and in the consideration of this subject the committee found it would involve the larger question of having a terminal association organized by the railroads, so that many miles of siding shall be joint tracks. Your committee believes that this question will become an important one in the near future, and that the railroads will recognize the desirability of a terminal association and belt lines which would no doubt result in materially reducing the expense of operating and prove of advantage to the carrier as well as to the manufacturer. The committee urges the further consideration of this matter with a view to securing the co-operation of the railroads.

SAGINAW AS AN INTERURBAN CENTER.

The completion of the S., F. & D. R. R. gives direct electric route connection with Flint, Detroit, Toledo, Cleveland and other points in Southern Michigan, Ohio and Indiana. The extension of the Frankenmuth division of the S., F. & D. along

the valley of the Cass River into the Thumb will tap a very fertile and prosperous section of the state and will be a great benefit to towns and villages reached as well as to our own city. An interurban line in the direction of Port Huron through Caro will traverse an excellent farming section, and will then be a profitable investment for capitalists.

A line has been proposed running south to Lansing through Chesaning, St. Charles, Owosso. Such line would connect with the lines reaching many important centers in our own state.

Another favorite route that will within a short time prove attractive to capital seeking investments of this character is that between Saginaw and Grand Rapids. A glance at the map clearly proves the value of such a line, as it would reach a number of cities such as St. Louis, Alma, Ithaca, St. Johns, Ionia, Greenville, etc., and many farming communities, a number of towns and villages being found along this route. Saginaw is in the center of the Michigan coal belt and the territory drained by the Saginaw River and its tributaries, a very rich section for agricultural purposes.

An interurban line in a westerly and northwesterly direction between Isabella County will also pass through a territory that is being rapidly developed. A line through Saginaw, Tuscola and Lapeer Counties will also tap a rich territory.

Your committee believes that capital will soon seek investment in the field of interurban railroad construction, and no better territory could be served than by a net work reaching from the city of Saginaw. Saginaw is bound to become an interurban center. The advantages of Saginaw as a manufacturing, jobbing and distributing center is clearly seen and your committee urges that every possible attention be given this subject.

SPECIAL EXCURSION RATES.

In the opinion of the committee the Board of Trade should make ever effort possible to secure special excursion rates during the May Festival and during the Saginaw Industrial Exposition.

STOP-OVER PRIVILEGES AT SAGINAW.

At a recent meeting of the Board of Directors the following resolution was unanimously adopted.

"Resolved, That the railroads be requested to grant stop-over privileges so that all passengers going through Saginaw in any direction may stop off here for ten days without additional fare."

This stop-over privilege should be granted by the railroads.

* * * * *

In addition to the above matters which have been considered, I as chairman of the committee would also recommend that the question of stop-over privileges for car loads of freight in transit, especially to the Pacific Coast, be looked into and see if the same privileges cannot be extended to Saginaw in this particular as are now enjoyed by Detroit and Chicago.

There are numerous shippers of machinery and supplies who are forwarding car loads or portions of car loads to the Pacific Coast and it is often desirable to partially load the car in the East, as in Boston, New York or elsewhere, shipping the car to Saginaw to finish loading here, and then forward the car to destination. I understand it is possible to partially load a car in Boston at the present time, billing it as a car load to destination, say for instance San Francisco, the car to be stopped off at Chicago or Detroit, and that such a car simply takes the one through rate, whereas we are obliged to stop this car in Chicago, ship our portion of the car load to Chicago as local freight, pay for re-loading and a forwarding or brokerage charge, thus being compelled to assume a heavy burden as compared with Detroit or Chicago shippers.

Your committee sees no reason why Saginaw should be treated differently from Detroit or Chicago in this matter of stopping off cars in transit. Saginaw is on the direct line of the Pere Marquette from east to west, especially if the ferry between Ludington and Milwaukee is considered in the routing of the car in question, and Saginaw is also on the direct east

and west line of the Michigan Central, especially if the routing is by the Soo and the Canadian Pacific or Northern Pacific railroads. We think this is a matter which should be gone into by the Board of Trade.

All of which is respectfully submitted.

E. C. MERSHON,
Chairman.

Committee:

Ed. C. Mershon.
Daniel W. Briggs.
F. G. Palmerton.
J. Frank Brand.
Judson G. Dexter.



CITY HALL.

Report of Trade Interests Committee.

Last July there was referred to this committee a circular gotten out by some Michigan cities, offering rebates to retail buyers on the basis of five per cent., to people from outside points with the amount of the railroad fare as a maximum. This matter was at the time given careful consideration by your committee; and as the plan would interest only retail stores, it was referred to the Retail Merchants' Association. Recently the subject was again referred to the committee and we recommend that the entire subject be again referred to the Retail Merchants' Association. The rebate, or "Free Excursion" has met with some success in other cities, and we recommend its consideration by our retail interests, and if the plan can not be made a permanent one, that it might be worked successfully during the Industrial Exposition and May Festival, for the purpose of attracting fall and spring buyers.

The committee has considered ways and means to advance the interests of our business houses, not only reaching our own citizens but the trade that would naturally come to the city of Saginaw. We find that there is a very generous disposition on the part of our towns' people to support home industries, so far as possible. It is believed that some plan of advertising in a general way should be adopted, and the circulars or booklets liberally distributed throughout Saginaw and this section of the state. We recommend that this matter be given careful consideration by the incoming committee.

The Saginaw daily papers have given considerable space in advancing the efforts of the committee, which has been fully appreciated.

SAGINAW INDUSTRIAL EXPOSITION.

At the last annual meeting there was referred to this committee a recommendation in reference to arranging for a "Merchants' Week" or "Trades Exposition." This matter was given immediate attention by your committee and literature se-

cured from other cities for the purpose of deciding upon a plan that might be carried on successfully. A general conference was arranged with the Trades Interest Committee of the Saginaw Wholesalers & Manufacturers' Association, and a committee of five from the Common Council. It was found that the Common Council had anticipated the need by giving the free use of the Auditorium for exhibitions, and the final result of the joint committees efforts was the Saginaw Industrial Exposition. The success of this Exposition was due to the efforts of a special committee appointed by the joint conference, consisting of Messrs. J. W. Smart, J. A. Cimmerer, John Popp, W. I. Biles and A. W. Tausend. The committee met with success from the start, our manufacturing and other interests responding liberally. Plans for 1909 Exposition are already under way; the Ellery Band has been secured for the entire period. The dates are from October 1st to 8th inclusive, and your committee believes that as an advertising medium this venture has proven beneficial, not only to the individual exhibitors, but to the city at large. This Exposition should be made a permanent feature.

Respectfully submitted,

JOHN POPP,
Chairman.

Committee:

John Popp.
F. C. Achard.
Wm. Barie.
W. A. Brewer.
John Stenglein.

Report of Committee on Finance.

Saginaw, Mich., May 4, 1909.

To the Officers and Members of the Saginaw Board of Trade:

Gentlemen—Your Committee on Finance, beg to report, that the relations of your association with the Merchants' and Manufacturers' Association, are now such, that matters which some years ago would naturally have been referred to the Finance Committee, have the past season, by mutual understanding, been taken in hand by the M. and M. Association.

Your committee, accordingly, have nothing to report.

Very respectfully,

FRED H. POTTER,
Chairman.

Committee:

Fred H. Potter.
Chas. H. Davis.
T. A. Harvey.
Arthur Hill.
Asa W. Field.

Municipal and Legislative Committee Report.

COUNTY STONE ROAD SYSTEM.

The Municipal and Legislative Committee acted jointly with the Committee on Public Improvements as to local legislation required covering stone road system in our county. This improvement is of great importance to our city, villages and townships, and we believe will meet with general approval. The plan for a trunk line system has been favorably considered by the Board of Supervisors and the question of bonding the county will soon be given further attention. When the trunk line system has been adopted and roads built, connecting links will be constructed. Good roads will, no doubt, increase the value of agricultural lands, the farmers themselves deriving important benefits in this direction, as well as obtaining better facilities to bring their products to the natural market.

BRIDGE ACROSS THE TITTABAWASSEE RIVER.

The question of a bridge across the Tittabawassee river was at a special session of the Board of Supervisors referred to the proper committee. Your committee has carefully considered the question of location of the bridge and is unanimously of the opinion that it should be located at the extension of State Street, believing that this will be of benefit to the greatest number of people and will shorten the distance to the city at least three miles for the round trip for farmers living in the western and northern portions of the county. The construction of this bridge and the necessary stone roads would bring to Saginaw products that are at present going elsewhere. The farmer should be given the opportunity of reaching the city via the shortest and best possible route and with the least possible time consumed. The proposed State Street bridge will furnish this.

LABOR BILL.

The committee jointly took an active part with representatives from large manufacturing and mercantile interests of Detroit, Grand Rapids, Saginaw and other cities, in an effort to have certain changes made in a labor bill, introduced by Senator Taylor, under the title "Senate bill 64, file 59." The bill as introduced was very unjust both to the business and labor interests, and would have caused immense losses to the manufacturing interests of the state. The prospects are good at the present time for a labor bill that will be satisfactory to all concerned.

TARIFF SCHEDULE.

Your committee has also been in correspondence with Congressman Fordney, member of the Ways and Means Committee, urging him not to support the proposed increased schedule of duties on hosiery and ladies' leather gloves, and lower grades of linoleums.

The proposed increase would impose a tax upon 80,000,000 people for the benefit of a few domestic manufacturers. The schedule duties proposed are as follows: On two-button and clasp gloves:

Schmaschen gloves, \$4.00 per dozen, or 128 per cent. over present rate.

Lamb gloves, \$4.00 per dozen, or 60 per cent over present rate.

Kid gloves, \$4.00 per dozen, or 33 1-3 per cent. over present rate.

We believe there will be a very strong opposition to any increase.

GOVERNMENT BY COMMISSION.

The working out of experiments in municipal government, as tried in Des Moines, Los Angeles and other cities, is being watched by communities throughout Michigan and other states. The press in the city of Saginaw has also published a series of articles on the subject, and it is possible that a change

in our form of government in Saginaw may be agitated. Both sides of the subject should be carefully considered by our people, so that they may be fully informed as to the benefits or lack of benefits to be expected from any change, and your committee recommends that such information on this subject may be secured and submitted in some manner to our citizens.

Respectfully,

MUNICIPAL AND LEGISLATIVE COMMITTEE,

M. W. TANNER,

Chairman.

Committee:

Martin W. Tanner.

Geo. W. Weadock.

John F. O'Keeffe.

Watts S. Humphrey.

Ludger A. Gelinaz.



HOYT LIBRARY.

Report of Committee on Conventions.

Saginaw Board of Trade, Saginaw, Mich.:

Gentlemen—Your Committee on Conventions beg leave to submit the following report:

For the year 1909 the following conventions have been secured:

- State Laundrymen's Association, January 19-20.
- Michigan Wool Dealers' Association, March 10-12.
- Michigan Independent Telephone Assn., March 24-25.
- Knights and Ladies of Honor, April 19-22.
- Retail Jewelers' Association, April 28-29.
- Michigan State Nurses' Association, May 25-27.
- A. M. E. Church (Michigan district), June 9-13.
- German Evangelical Synod (Michigan district) (Lutherans), June 10-14.
- O. D. H. S. (Sons of Herman), August 5-7.
- State Retail Hardware Association, August 11-14.
- United Spanish War Veterans, July 14-16.
- Saginaw Industrial Exposition, Oct. 1-9.
- Order Eastern Star, October 12-15.
- Michigan State Christian Endeavor Union, October 14-17.
- Michigan State Teachers' Association, October 28-30.
- Michigan Sunday School Association, November 17-19.

We feel that the securing of conventions of the right sort for our city is a work well worthy of the most careful consideration. Not only does the bringing into our community of a large number of strangers tend to make us better known throughout the state and nation, thus giving us valuable advertising, but the sums expended in our city in hard cash by the delegates to these conventions, aggregate a large amount each year. There can be no doubt that conventions are an excellent thing for us and that it will pay us well to make a business of securing them. In addition to a very considerable

amount of time and energy on the part of some one, it is also necessary to expend a certain amount of money in securing these conventions. Some preliminary work must be done involving financial expense before the convention can be secured and after it has been secured, there is always more or less expense incidental to entertaining the delegates, etc., during their stay in our city. Of course, your committee seldom undertakes to provide much in the way of entertainment, taking care of the expense of the meeting place and possibly a trolley ride about the city, or something of that kind, being about the extent of this sort of entertainment. In some cases we supply the delegates with badges, etc. All of this involves an expense for which no proper provision has heretofore been made.

Your committee has therefore formulated a plan by which it is proposed to establish a permanent fund for defraying the committee's expenses in securing and entertaining conventions in our city. This fund is to be made up of voluntary contributions from the business interests of our city, a certain amount being given regularly each month, or quarter. This will put the Board of Trade in a position to compete with other cities (and there is much competition for certain conventions), and will enable the committee to do more effective work not only in securing, but in caring for conventions when we get them, without running continually into debt and making the circulation of a subscription paper necessary to cover the deficit. We have already addressed a letter to many of our business interests setting forth this proposition of a permanent fund and had hoped that the fund itself would be established before the annual meeting, but absence from the city of almost the entire membership of the committee has made it impossible to accomplish this.

As a means of calling attention to the many advantages our city possesses as a convention center we some time ago prepared a convention circular and had twenty-five thousand copies of the same printed. Several thousand of these have been distributed throughout the city to be mailed to interested parties and the balance will be sent out where they will be likely to do the most good. This circular calls attention not

only to the advantages of our city as a convention center, but also to its standing as a manufacturing, jobbing, retail, financial and railroad center. Considering our excellent railroad and water facilities and the fact that the average distance from all counties in Michigan to Saginaw is much less than to any other city in the state, there is no reason why we should not become known as "The Convention City of Michigan," at any rate in-so-far as state conventions are concerned.

When you are called upon for a subscription to the permanent convention fund, bear in mind the many advantages to be gained from the right kind of conventions not only for the city at large, but for yourself, personally and directly, and make your subscription as liberal as possible.

Respectfully submitted,

CONVENTION COMMITTEE OF THE
SAGINAW BOARD OF TRADE.

WALLIS CRAIG SMITH,
Chairman.

Dated, Saginaw, Mich., May 4th, 1909.

Committee:

Wallis Craig Smith.
Wm. H. Aubrey.
Harry Oppenheimer.
Samuel Seitner.
Chas. A. Khuen.

Report of Special Membership Committee.

The Special Membership Committee was appointed January 5th and active campaign was inaugurated at once. The plan of personally seeing prospective members was decided upon, with excellent results, and this was supplemented by several hundred letters being mailed, to which many responses were received. To date 185 names have been added to our membership since January 5th.

Our citizens have responded very well to the efforts of the committee. Every citizen of Saginaw in business and professional life should get back of the projects that the Board of Trade is undertaking by joining the Association. The membership campaign should be continued and receive the hearty co-operation of every member.

RECOMMENDATION.

Opportunities should be given the members of the Board of Trade to get together more frequently in open meetings to discuss matters pertaining to the interests of our city. Your committee believes that quarterly open meetings will get the present members of the association more interested, and increase in membership will result. It certainly is an evident fact that it is very necessary to get all members interested in the matters coming before the Board. The prosperity of our city depends entirely upon the co-operation of our people through an organization of this character.

Respectfully submitted,

J. A. CIMMERER,
Chairman.

Report of Committee on Statistics and Publication.

Saginaw, Mich., May 4, 1909.

To Members of the Saginaw Board of Trade:

Gentlemen—Your Committee on Statistics and Publication beg leave to report the different items that it has had under consideration. First was statistics; information that is most necessary for promoting enterprises and especially for the deep waterway. Second, publications; under that head we understood that something should be done to advertise the City of Saginaw.

Under the heading of statistics your committee has been successful in securing information as to tonnage from certain railroads. When we say tonnage it means the amount of tons brought into Saginaw, and the tons taken away from Saginaw. Information will also be secured in reference to tonnage in connection with the sugar beet industry, coal, lumber, salt, etc. This information will be valuable when facts are required in connection with the proposed deepening and improvement of the Saginaw River.

We are also keeping a memo of the improvements of the city, for instance such as: The City of Saginaw has 210 miles of streets, 60 miles are paved streets. We have 87 miles of sewers and 98 miles of main water pipe, 115 deep wells, 205 acres of public parks and park ways, 30 miles of electric street railways and many other items of this kind that will be good for future use when presenting the benefits of the City of Saginaw to manufacturers and investors.

ADVERTISING THE CITY OF SAGINAW.

The committee examined many different ways of how it could best bring the City of Saginaw to the notice of outside manufacturers who are looking for a new location, and to investors who want to invest in property of our city. There are many ways that this can be done, but after sifting it all down, it is believed that the only feasible plan to do this right is by advertising either in the monthly magazines or in the daily papers that have a large circulation.

Some cities publish a journal or magazine each month, the details as to advertising matter to be published being worked out by someone familiar with the work and done under the auspices of the commercial bodies. Among the cities working this plan are Dayton, Ohio; Wilkesbarre, Pa.; Portland, Me., and Worcester, Mass. The expense is largely covered by advertising matter and subscriptions from the commercial bodies.

Letters of inquiry were recently mailed to secure information and suggestions as to the best method of advertising and advertising rates. Among the fields covered are the magazines, daily papers in cities like Chicago, Pittsburg and Cleveland, and trade journals. Interesting replies have been received and representatives have called on the committee and valuable information has been secured.

From the information received we have drawn the conclusion that the most feasible way of advertising Saginaw is either in the monthly magazines or daily papers in the large cities.

COST OF ADVERTISING.

The most important thing in considering this matter is the cost. An advertising campaign would require a fund from \$5,000 to \$10,000 for about a six months to a twelve months campaign, based on the price that has been quoted by the different magazines and papers; to give you a comprehensive idea we have worked out the cost on some of them.

Suppose we took a page in Munsey's and Everybody's Magazine; the cost of each is \$500.00 per page; for a six months' campaign it would be as follows:

Munsey's Magazine, page	\$500.00	
Everybody's Magazine, page	500.00	\$1,000.00
Running three months it would be		\$3,000.00
Using a page every other month, each page ad to be followed by a one-half page ad in the fol- lowing month for three months		1,500.00
		\$4,500.00

This would give six months' advertising. If it was run for one year the cost would be a total of \$9,000.00.

If an advertising campaign was started for one year, then it might be advisable to use page ads every three months and the balance of the months use half page ads; this would make the cost of the ad \$7,500.00. In case a six months campaign was inaugurated a full page ad could be used in the first month and in the other five months use only one half page ads, this would make the cost \$3,500.00.

Using the two above magazines would give a circulation of from 950,000 to 1,000,000 every month.

The Saturday Evening Post which has a circulation of one million, charges \$1,000.00 per page. As the Saturday Evening Post is a weekly magazine, it could be used either once every two weeks or once every month. A six months ad (advertising twice every month) would cost \$12,000. If it was used once per month the cost would be \$6,000.00.

Comparing the figures of daily papers with above magazines would be as follows: Using Chicago Tribune for a five weeks' campaign the cost would be \$4,400.00, by using the paper twice a week and each time use 2,000 lines. This would use up 20,000 lines in the five weeks.

The above is given merely to show what a campaign in these prominent magazines and papers would cost, and recommend that this matter be referred to the new Committee on

Statistics and Publication that will be appointed, to work out the matter as to how funds can be obtained to make an advertising campaign as suggested, as it is believed to be the only way that good results can be obtained.

We hear that a number of other cities are contemplating campaigns of this kind, and the sooner Saginaw can work out something on this plan the better it will be, because we believe we will get better results now or in the coming year than if we do this after other cities are advertising extensively.

There isn't a city in the United States today that can show better advantages for the manufacturer, for the investor, for the laboring man, than Saginaw. But we have got to let the outside people know what we have, and when we do, we will get results.

The Commercial Bureau Company of New York and Chicago has placed one of its card catalogue index files in the office of the Board of Trade, where the same can be consulted. The first installment is for engineering trade interests, and any member of the Saginaw Board of Trade who is interested in something pertaining to the engineering trade can consult those cards and get the addresses of manufacturers in this line.

The Commercial Bureau Company will add other manufacturers and trade files as they get them out, and we believe that considerable information can be found by looking through these files.

Respectfully,

WILLIAM SEYFARDT,

Chairman.

Wm. Seyfardt.

S. B. Borland.

E. C. Warriner.

Christ Reitter.

Archibald Robertson.

Committee on Statistics, etc.

Report of Entertainment Committee.

Entertainment was provided for the following undertakings during the year:

Annual excursion in August.

Annual banquet February 5th.

Annual meeting May 4th.

Respectfully submitted,

J. F. COLLINS,

Chairman.

Committee:

John F. Collins.

Julius W. Ippel.

John A. Cimmerer.

Henry Batchelor, Jr.

Herbert S. Siebel.

Report of Auditing Committee.

The Auditing Committee passed upon all bills allowed by the Board at the regular monthly meetings.

Respectfully,

E. D. CHURCH,

Chairman.

Committee:

E. D. Church.

D. E. Prall.

W. C. Britton.

Wm. Wallace.

G. L. Humphrey.

Special Committee on Buttons and Badges.

The Special Committee on Badges and Buttons reports that a special prize was offered for the best design and motto to be distributed as follows: Seven dollars for best design, three dollars for motto accepted. The prize for design was awarded to Frank C. Marshall, and that for motto to Wm. T. Parsons.

Fifteen thousand small buttons were secured, the expense being assumed equally by the Board of Trade, Saginaw Wholesalers & Manufacturers' Association and Exposition Committee. These buttons were distributed during the Exposition week and were eagerly sought for.

There was also secured one thousand gold plated buttons for distribution among members of Board of Trade. The committee still has on hand several hundred of these buttons, which may be had from the secretary at cost price. The design is unique and this, with the motto, "The City of Opportunity," has proven attractive. The committee recommends the securing of an additional supply of the smaller celluloid buttons.

Respectfully submitted,

MAX HEAVENRICH,

Chairman.

Committee:

Max Heavenrich.

P. F. H. Morley.

John Popp.

Special Band Committee.

Your committee found that the Common Council passed a resolution some time ago recognizing Hinte's organization as the municipal band. Subscription lists have been circulated by the representatives of that organization and we are informed that upwards of twenty-five hundred dollars has been secured.

A band has also been organized by Professor Wesche, and it is understood that a subscription paper is being circulated by the representatives of that band.

The members of your committee are of the opinion that a permanent municipal band can only be had by an annual appropriation to be allowed by the Common Council.

Respectfully submitted,

JOHN POPP,
Chairman.

Committee:

John Popp.
Wm. Seyffardt.
J. F. Collins.

River and Harbor Improvements.

HARVEY W. HUBBELL.

Consulting Engineer.

River and Harbor Work a Specialty.

Saginaw, W. S., Mich., May 3, 1909.

Hon. W. S. Linton,

President Board of Trade, Saginaw, Mich.

Dear Sir—In view of the fact that our Congressman Hon. J. W. Fordney has secured from the general government money for a survey of Saginaw River, which money will be available July 1st, next, I take the liberty to call your Board's attention to the above fact, as I believe some influence should be brought to bear on the U. S. Engineer Corps to make their survey harmonize with our future harbor. The contemplated channel is to be 20 feet deep and 200 feet wide, at bottom, along the straight portions of the river and wider at the angles. In order to make the new depth for the safe navigation of our large fleet, certain acute angles should be straightened, such as we find at Zilwaukee. The river channel should be discontinued and the Oneida Channel improved, this would cut some fifteen hundred feet off the distance and about equal the amount of material to be removed, if the old channel was improved (see accompanying map). The old channel is but two hundred and thirty feet wide, in narrowest place and would necessitate much cutting into the main land and at best would have a very short bend, a thing undesirable in navigation. The old channel at the point above described forms a letter "S," the lower curve we have described; the upper curve is formed by turning sharply west and heading up for the Carrollton channel. Mr. President, you

will have gained much if your body can have this crooked portion straightened by improving the Oneida channel. Another great improvement to that portion of the river can be made by making a channel west of the present cut through Carrollton bar. This straight channel, too, was the original channel, many years ago, but owing to great influence exerted by the Hoyt interests, the government piers were swung in a circle to skirt the property of the above named interest. This should be corrected when carrying out the permanent work.

Much good can be done also further up the harbor and much has already been said in the past about the only remaining bad feature of the harbor within our city limits.

I now call your attention to the Pere Marquette bridge site. From Sixth Street bridge the new channel should be laid through the center of the river; to do this would necessitate the removal of the small island crossed by trestle in this bridge which removal is calculated upon when the Railway company puts the bridge in shape to conform to the U. S. Engineers' requirements.

All that is necessary is to have this great project start right and conform to modern ideas of engineering. Your great body of energetic men can see the benefits of our great waterway. You have accomplished much that will be a lasting benefit to the people of Saginaw.

Yours truly,

H. W. HUBBELL.

Articles of Association—Board of Trade.

We, the undersigned, being of full age, and desiring to become incorporated under the provisions of Act No. 171, of the Public Acts of Michigan for 1903, entitled "An act for the incorporation of associations not for pecuniary profit," do hereby make, execute and adopt the following articles of association, to-wit:

ARTICLE I.

Name.

The name or title by which said corporation is publicly known in law is the Saginaw Board of Trade.

ARTICLE II.

Purpose.

The purposes of this organization shall be to secure the co-operation of merchants, manufacturers, officials and all business and professional men and citizens generally, and to promote the social, moral and business interests of its members; to encourage well directed enterprise; to promote the growth of the city, and the progress, extension and increase of its trade; and to take concerted action in matters pertaining to the general good of the city.

ARTICLE III.

Location.

The principal office or place of business shall be in the City of Saginaw, State of Michigan.

ARTICLE IV.

Term of Existence.

The term of existence of this Association is fixed at thirty years from the date of these articles.

ARTICLE V.

Directors.

The number of directors shall be twelve.

ARTICLE VI.

Membership.

Any person, firm, partnership or corporation of good standing interested in the commercial, industrial and municipal advancement of the City of Saginaw shall be eligible to membership. The officers of the Board shall reside in Saginaw.

ARTICLE VII.

Amendments.

These Articles of Association may be altered or amended by a two-thirds vote of members present at any annual or special meeting, called for that purpose:



MANUAL TRAINING SCHOOL.

By-Laws.

ARTICLE I.

Membership.

Section 1. Membership in the Association shall be comprised of the following classes, namely: Regular, Contributing, Honorary and Associate.

Sec. 2. All candidates for Regular, Contributing and Associate membership shall make written application to the Directors, said application to be a pledge of adherence to all By-Laws, rules and regulations of the Association.

The application for contributing membership shall designate individual representatives that applicant desires to have elected to membership.

Sec. 3. To elect an applicant to membership it shall require the recommendation of the Membership Committee or any member of the Board and an affirmative vote of the Directors present at the meeting at which such application is considered; three (3) negative votes shall defeat the motion to elect.

Sec. 4. Every member of this Association shall conform to its rules, regulations and By-Laws.

Sec. 5. Any member of this Association neglecting or refusing to pay his dues for three months after such sum or sums become due, may be dropped from the roll of membership by a majority vote of the Directors at any regular meeting.

Sec. 6. Members shall be liable for dues until written notice of resignation is accepted by Board of Directors. Provided, however, any member desiring to withdraw from the Association may do so by sending to the Secretary a notice of his intention so to do and paying all dues owing by him, including the current half year.

Sec. 7. The Board of Directors shall have power to rebate the dues of any delinquent member and continue the membership in good standing.

Sec. 8. Cards of membership, good for one year, may be issued to members.

Sec. 9. Any person, who from any cause, shall cease to be a member, shall forfeit all his rights and interest in the Association.

ARTICLE II.

Regular Membership.

Section 1. Any person, firm or corporation approved by the Board of Directors, may become a member of the Association by paying an entrance fee of one dollar (\$1.00) per month to the first day of May or November, as the case may be, and an annual membership fee thereafter of ten dollars (\$10.00), payable semi-annually in advance on the first days of May and November.

Sec. 2. Each member shall be limited to one vote at any meeting or at any election.

ARTICLE III.

Contributing Membership.

Section 1. Any firm, partnership or corporation approved by the Board of Directors, may become a contributing member of the Association by paying an entrance fee of two dollars (\$2.00) per month to the first day of May or November, as the case may be, and an annual membership fee of twenty-five (\$25.00) dollars, payable semi-annually in advance, on the first days of May and November; said firm, partnership or corporation shall be entitled to three (3) regular memberships, and shall, at time of making application and each year thereafter prior to annual meeting, designate in writing such individual representatives as it may desire to have elected to membership in the Association.

For each additional membership above three (3) the fee shall be five dollars (\$5.00) per annum, such additional representative also to be designated in writing, it being understood that an employee of such firm, partnership or corporation may be designated.

Sec. 2. Each individual designated as member shall be limited to one vote at any meeting or at any election.

ARTICLE IV.

Honorary Membership.

Section 1. Past presidents shall be honorary life members of the Association. United States Senators from Michigan and the Congressman from the congressional district in which Saginaw is located, shall be during their terms honorary members of the Board. Any man of distinction or any citizen who may have materially benefitted the Association or city may be elected to honorary membership by the Board of Directors or at the Annual Meeting of the Association.

Nominations for honorary membership may be made by the Membership Committee or any member of the Board, and the nominee elected by a vote of the Directors. A proposition to confer honorary membership may be made in writing to the members of the

Board. If any nominee shall receive an affirmative vote of the directors, he shall be declared elected. Three negative votes shall defeat election.

Sec. 2. Honorary membership shall confer all the privileges of regular membership, with exemption from the payment of all fees and dues.

Sec. 3. An elective honorary membership may, for cause, be revoked by the Directors at any time.

ARTICLE V.

Associate Membership.

Any person approved by the Board of Directors may become an associate member of the Association by paying an entrance fee of fifty cents (50c) per month to the first day of May or November, as the case may be, and an annual membership fee thereafter of five dollars (\$5.00), payable semi-annually in advance on the first days of May and November. The associate member shall have all the privileges of active members, except the right to vote and hold office.

ARTICLE VI.

Officers and Directors.

Section 1. The officers of this Association shall consist of a President, two Vice-Presidents, a Secretary, a Treasurer and twelve Directors.

Sec. 2. These officers, except the Secretary and the Treasurer, shall be elected annually by ballot, and shall hold their offices for one year, or until their successors are duly elected. The Secretary and the Treasurer shall be chosen by the Board of Directors, as provided by section two (2) of article seven (7).

Sec. 3. The Board of Directors shall consist of twelve (12) members, who shall be elected by the Board of Trade at the time of the general election of officers.

The President and the two Vice-Presidents, the Secretary and the Treasurer of the Board shall be ex officio directors.

No compensation for services shall be paid any officer except the Secretary.

ARTICLE VII.

Duties of Directors.

Section 1. The Board of Directors shall have charge of all matters of general interest to the Association not otherwise assigned, provide rooms for the Association, audit all bills through an auditing committee appointed by the President, three of whom shall be Directors, and examine books and accounts of the Secretary and the Treasurer previous to each annual meeting, or oftener, if required.

Sec. 2. It shall be the duty of the Board of Directors to elect the Secretary of the Board of Trade, and fix his compensation; to elect the Treasurer of the Board of Trade; to employ such other help as in its judgment may be necessary and to fix the compensation to be paid therefor; to allow all bills for expenses incurred in furthering and carrying on the work of the said Board of Trade as in its judgment are necessary and proper; and it shall have power to direct and control the work of the Secretary and all other matters pertaining to said Board of Trade not otherwise provided for. All of the financial and business interests of the Association shall be managed and conducted by and under the direction of the Board of Directors.

Sec. 3. The Board of Directors may declare vacant the seat of any member of its Board who shall absent himself from four consecutive meetings without having been previously excused, or without having sent written communication to the Board of Directors, stating the reason for his absence.

Sec. 4. All vacancies among the officers and directors between elections, shall be filled by the Board of Directors.

Sec. 5. The Board of Directors may adopt such rules and regulations as it may deem wise for the government of the Board, and may create new officers whenever the same are considered necessary.

Sec. 6. The Board of Directors shall submit at the annual meeting a full report of the condition and finances of the Association, together with a review of its acts for the preceding year.

ARTICLE VIII.

Duties of Officers.

Section 1. The President shall preside at all meetings of the Board of Directors, and shall perform all duties incident to his office. He shall be ex officio member of all committees.

Sec. 2. The First or Second Vice-President shall act in the absence of the President, and in the absence or disability of the three officers named a member shall be chosen to act temporarily.

Sec. 3. The Treasurer shall receive all moneys from the Secretary and keep the same deposited in the name of the Board. He shall make no disbursements, except upon an order signed by the Secretary and countersigned or approved by the President, or in the absence of the President, by one of the Vice-Presidents. He shall make monthly reports to the Directors, who may require him to give acceptable bond in such sum as they may determine.

Sec. 4. The Secretary shall receive all moneys due the Association from any source and pay the same to the Treasurer, taking his receipt therefor; keep a record of all proceedings and all meetings; conduct official correspondence; preserve all books, documents and communications; keep a list of all members in a book provided for

that purpose, which shall be an account with each member as to his dues; notify all committees of their appointment; forward proper notification receipts to delinquents; act as Secretary of the Board of Directors and ex officio member of all committees, and perform such other duties as may be incident to his office, subject to the approval and direction of the directors. He shall make monthly reports to the Directors, who may require him to give suitable bond in such sum as they may determine. At the expiration of his term of office he shall deliver to the directors all books, papers and property belonging to the Board.

ARTICLE IX.

Section 1. At the first regular meeting of the Directors subsequent to the annual meeting, the President shall appoint the following standing committees of five members each, subject to confirmation by the Directors:

- Arbitration.
- Associate Boards.
- Auditing.
- Civic Affairs.
- Conventions.
- Entertainment.
- Finance.
- Industries.
- Membership.
- Public Improvements.
- River and Harbor.
- Statistics and Publication.
- Taxes and Insurance.
- Trade Interests.
- Transportation.

The Auditing Committee shall have at least three members of the Directors.

Sec. 2. The names of the persons selected for the various committees by the President shall be mailed to each Director prior to the meeting of the Board of Directors at which such committees shall be presented for approval.

Sec. 3. The President, with the approval of the Board of Directors, may appoint other standing committees, and such special committees as may be deemed necessary.

Sec. 4. The Chairman of each Committee shall be taken from the Directors, but no member shall serve on more than two standing committees at the same time.

Sec. 5. Except when specified, the duties of the several standing committees shall be as indicated by their respective names; to take charge of all business referred to them by the Board or its presiding

officer; to carefully and industriously investigate the different subjects assigned to them or pertaining to their duties; to make such original investigation in their respective lines as in their judgment they see fit.

Sec. 6. The President or Board of Directors may from time to time refer to committees questions relating to the interests which they represent, and such committees shall report to the Board such recommendations in connection therewith as in their opinion tend to promote the objects for which the Association was organized.

Sec. 7. All standing and special committees shall report their proceedings to the Directors, and shall submit, prior to the last meeting of the Directors before the annual meeting of the Board, a full report of their acts and findings from the time of appointment. Reports of all committees must be submitted in writing and filed with the Secretary.

Sec. 8. Should any standing or special committee fail to discharge the duties assigned to it with reasonable promptitude, such committee shall be declared discharged by the President, who shall report the same to the Directors and submit a new committee for confirmation.

Sec. 9. All standing and special committees shall be considered discharged at the end of each Board year.

Sec. 10. Vacancies in any standing committees shall be filled by the President, subject to the approval of the Board of Directors.

Sec. 11. The President and Secretary shall be ex officio members of all committees.

ARTICLE X.

Affiliated Associations.

Section 1. Any member or members who may desire to be associated together as a Board, Exchange or Association, for the purpose of promoting more effectually a special trade, industry, business, profession or objects in which they are interested, may form a "Bureau" of the Saginaw Board of Trade.

Sec. 2. The desire to form any bureau shall be communicated to the Directors in a petition signed by not less than ten members, and if the Directors shall approve the formation of such bureau, the Secretary shall issue a call for a meeting of all members who are reported by the petitioners to be interested therein.

Sec. 3. If two-thirds of those called shall, in meeting or by writing, favor the formation of such Bureau, this fact shall be reported in writing to the Directors, who, if they approve the formation of such Bureau, shall issue a certificate of organization bearing the

seal of the Board and the signatures of its President and Secretary; but such certificate shall not be issued until the directors shall have approved all rules and regulations adopted, or proposed to be adopted, by such bureau.

Sec. 4. Each Bureau of the Board may adopt such rules and regulations as it may consider necessary, for its proper government, but no rule or regulation shall be adopted by any bureau which shall be out of harmony with the recognized policy or usage of the Board or in any way conflict with the purposes and objects of the Board as set forth in its charter, by-laws, rules and regulations.

Sec. 5. No Bureau of this Board, or any member thereof, shall contract any debt in its behalf which shall in any manner, or to any extent, render the Board liable for the payment of any sum, unless the same shall have been previously approved by the Directors.

Sec. 6. No action or resolution of any Bureau shall be binding upon or expressive of the sense of the Saginaw Board of Trade.

Sec. 7. Any Bureau of this Board may be dissolved by the Directors upon petition or resolution, approved by two-thirds of the members of said Bureau present at a meeting officially called for the purpose of considering such dissolution; and any Bureau shall be suspended or dissolved by the Directors for any action contrary to the charter, by-laws, rules, regulations or policy of the Board; such suspension or dissolution may, if the Directors so order, constitute a charge against the members of such bureau as otherwise provided.

Sec. 8. Bureaus or associations, in affiliation with the Board, shall submit to the Directors five days prior to the annual meetings of the Board, reports of their condition and reviews of their proceedings for the year.

ARTICLE XI.

Auxiliary Associations.

Any commercial or civic body in the city of Saginaw that desires to be associated with the Board of Trade as an auxiliary may be so accepted by a vote of the Board of Directors; the Board of Directors to determine the basis upon which such body may become associated.

ARTICLE XII.

Meetings.

Sec. 1. The meetings of the Board of Directors and of the Committees shall be held at the offices of the Board.

Sec. 2. The annual meeting of the Board of Trade shall be held on the first Tuesday in May of each year.

Sec. 3. The regular meetings of the Board of Directors shall be held on the second Tuesday of each month at 7:30 P. M. The quarterly meetings to be open to all members of the Association.

Sec. 4. Special meetings of the Board of Directors may be called by order of the President or upon the request of two directors and notice of such meetings shall be given by the Secretary by telephone, mail or messenger, at least two hours before the time of holding such meeting.

Special meetings of the Board of Trade may be called by the Board of Directors or at the written request of at least ten members, which written request shall specify the object and purpose of such special meeting. A notice of such special meetings shall be given to all members of the Association personally or by mail or be published in one of the regular daily papers at least three days before the day of such meeting.

Sec. 5. Committee meetings may be called at any time by order of the Chairman or upon request of two members of the committee.

Sec. 6. The number constituting a quorum at the respective meetings shall be as follows:

Board of Trade, twenty-five members.

Board of Directors, five members.

Any committee, three members.

Sec. 7. At meeting of either the Board of Trade or Board of Directors the following shall be the order of business:

1. Roll Call.
2. Reading of Minutes of Previous Meetings.
3. Reports of Officers.
4. Reports of Standing Committees.
5. Reports of Special Committees.
6. Admission of New Members.
7. Unfinished Business.
8. New Business.
9. Good of the Association.
10. Adjournment.

ARTICLE XIII.

Section 1. Election of a President, two Vice-Presidents and twelve members of the Board of Directors shall be held on the day of the annual meeting.

Sec. 2. For the three officers named above a majority of the whole number of votes cast shall be necessary for a choice; the twelve persons receiving the greatest number of votes shall be declared elected as members of the Board of Directors.

Sec. 3. The election of a Secretary and a Treasurer and other officers is vested in the Board of Directors and shall take place as provided for in Article Seven (7).

Sec. 4. The voting shall be by ballot.
No proxies shall be allowed.

ARTICLE XIV.

Disbursements.

All bills or accounts against the Association shall be examined and approved by the Auditing Committee and allowed by the Board of Directors; the Secretary shall then be authorized to draw an order on the Treasurer for the amount, countersigned by the President or Vice-President. No indebtedness nor obligation to pay any sums of money shall be valid or binding against the Board unless the same shall have been formally provided for by the action of the Board of Directors.

ARTICLE XV.

Sinking Fund.

There shall be a sinking fund created for the purpose of the erection of a Board of Trade building or for otherwise securing permanent quarters for the Association.

ARTICLE XVI.

Amendments.

These By-Laws or any part thereof may be repealed, amended or added to by a two-thirds vote of the Board of Directors or by a two-thirds vote of members present at any regular or special meeting of the Board of Trade, notice of which meeting shall set forth the proposed change.

ARTICLE XVII.

The By-Laws and amendments thereto shall be binding upon all members of the Board of Trade and of the Directors, provided no By-Laws shall be in conflict with the constitution and laws of this state.

List of Members.

NAME	OCCUPATION	ADDRESS
Adams, Jas. A.	Boots and Shoes	320 Genesee Ave.
Alden, Dr. C. W.	Physician	4-6 Tower Block.
Allen, Orla D.	Organ Builder	28 Merrill Bldg.
Allen, Wm. C.	Saloon	109 N. Washington Ave.
Allington & Curtis Mfg. Co.	Mfrs. of Dust Collectors	Cor. Baum and Holden Sts.
Appleby, B. G.	Mngr. B. G. Appleby & Co., Real Estate Fire Insurance and Building Contractors	410 Germania.
Armstrong, S. S.	Freight Agent, M. C. R. R.	M. C. Freight Office.
Asphalt Roofing Co.	Mfrs. Roofing	Cor. S. Michigan Ave. and Wheeler St.
Aubrey Bros.	Dyers	212-214 Germania Ave.
Bank of Saginaw	Bank	310-312 Genesee Ave.
Banner Brewing Co.	Brewers and Bottlers	1741 Genesee Ave.
Barie, Wm.	Wholesale and Retail Dry Goods, etc.	Cor. Baum St. and Genesee Ave.
Bartlett, A. F. & Co.	Founders and Machinists	930 S. Water St.
Bartow & Enright	Omnibus, Carriage and Coupe Line	218-228 N. Baum.
Bastian Bros. & Co.	Printers, Binders, Embossers, etc.	111 Lapeer Ave.
Bauer Bros.	Wholesale and Retail Clothing	316-320 Court St.
Baum, Wm. B.	General Insurance	301 Welchman Building.
Beach, F. H.	Merchant Tailor	104 N. Washington Ave.
Beach, O'Keefe & Rockwith	Attorneys	204 Bearinger Bldg.
Beardslee, W. H.	Sec., Treas. and Mngr. Mich. Casualty Co.	311 Bearinger Bldg.
Beck, J. Philip	Automobiles	813 Genesee Ave.
Bell, David C.	City Clerk	City Hall.
Berst Mfg. Co.	Mfrs. of Toothpicks and Butter Dishes	Cor. Maple and Toothpick Aves.
Biles, W. I.	Mngr. Saginaw Milling Co.	107-117 W. Genesee Ave.
Blackney, J. L.	Blackney Cigar Co.	131 S. Washington Ave.
Bliss, A. P.	Pine Lands and Lumber	1-2 Merrill Block.
Bliss Coal Co.		Swan Creek Township.
Bliss, F. H.	Bliss-Alger Business College	127 N. Franklin St.
Boehlke, Henry	House and Sign Painting	800 S. Fourth Ave.
Booth & Boyd Lumber Co.	Planing Mill and Lumber Manufacturers	Cor. Holden and Baum Sts.

NAME	OCCUPATION	ADDRESS
Borland, S. B.	Union Abstract Co.	16-17 Merrill Bldg.
Bowen, Jas. P.	Justice of the Peace	220 Genesee Ave.
Boynton, J. F.	Treas. Peoples' Savings Bank	204 Genesee Ave.
Bradley, Rev. N. S.	Pastor First Congregational Church	621 S. Jefferson Ave.
Bradstreet, The Co.	Walter S. Cooley, Mngr.	
Brady, M. N.	Postmaster, West Side	114-116 S. Michigan Ave.
Brand & Hardin	Flour Mill, Grain, Beans, Hay, Straw, Dairy Feed and Salt Mnfrs.	500 S. Niagara St.
Brewer, F. P. and W. A.	Pine Lands	129 N. Franklin St.
Briggs & Cooper	Mnfrs. Lumber and Shingles	611-613 Bearinger Bldg.
Briggs, Dr. T. E.	Physician	420 W. Genesee Ave.
Brooks Boat Mfg. Co.	Mnfrs. Boats	Rust Ave. near S. Jefferson Ave.
Brooks, Melville	Attorney-at-Law	Over People's Savings Bank.
Brow, A. B.	City Electrician	City Hall.
Brown, J. F.	General Insurance	112 Genesee Ave.
Brown, M. S.	Traveling Agent	644 S. Weadock Ave.
Bruce, Dr. J. D.	Physician and Surgeon	114 S. Jefferson Ave.
Brucek, Fred, Jr.	Mngr. Sectional Book Case Co.	Niagara and Sylvan Sts.
Buck, F.	Vice-Pres. and Gen. Mgr. Lufkin Rule Co.	Cor. Hess and Prescott Sts.
Buick Motor Co.	Automobiles and Supplies	821-827 Genesee Ave.
Burdick, H. B.	Wholesale Fruits	101 Genesee Ave.
Burkhart, A. S.	Pres. Saginaw Baseball Team	
Burt, Willard E.	Painter	1834 Genesee Ave.
Button, F. E.	Salesman Real Estate, B. G. Appleby Co.	1811 N. Michigan Ave.
Caledonia Coal Co.	Miners and Distributors Bituminous Coal	Graham, bet. Court and Mackinaw.
Callam, Frank	Flouring Mills	211-219 N. Franklin St.
Carey, Philip Co., The	Steam Pipe and Boiler Covering, Roofing, and Roofing Paints	117 N. Water St.
Carpenter, H. G.	Mining Engineer, Consolidated Coal Co.	301 S. Jefferson Ave.
Carr, Henry W. Co.	Wholesale Grain, Hay, Beans, Coal	208-209 Bearinger Bldg.
Chalmers Delivery Co.		312 Tuscola St.
Cimmerer, J. A.	Sec.-Treas. Oakland Vinegar & Pickle Co.	429-439 N. Water St.
Clark, R. J.	Mngr. Clark Hardware Co.	511-513 W. Genesee Ave.

NAME	OCCUPATION	ADDRESS
Clinkofstine, L.	L. Clinkofstine & Son, Iron, Steel, Metal, etc.	820-840 S. Water St.
Coleman, H.	Livery and Undertaking	201-209 N. Washington Ave.
Commercial National Bank	Bank	111 N. Hamilton St.
Connelly, John E.	Pawnbroker	135 S. Washington Ave.
Connor, Rowland	Lawyer	109-111 N. Washington Ave.
Cooney & Smith	Mfrs. of Upholstered Furniture, Mattresses, Springs and Pillows	219-223 S. Washington Ave.
Cooper, W. T.	Architect	309 Hayden St.
Corcoran, Peter		315 Cherry St.
Cornwell, W. C.	Mngr. Saginaw Beef Co.	716 S. Washington Ave.
Cosendai Dye Works	Dry Cleaners and Dyers	127-133 N. Jefferson Ave.
Cowles, C. L.	Architect	114 N. Washington Ave.
Crane, Riley L.	Judge of Probate	Court House.
Crego, Dr. W. L.	Dentist	8 Mason Bldg.
Culver, Deisler & Co.	Pharmacists	424 Genesee Ave.
Curtis, Chas. D.	Purchasing Agent Mershon, Eddy & Parker Co.	Mershon Station.
Curtis, Dr. E. E.	Physician	2105 N. Michigan Ave.
Davis, C. H.	Chairman Wright-Budgett Co., Pine Lands	700 N. Hamilton St.
Davitt & Davitt	Lawyers	401-402 Bearing Bldg.
Deisler, A. & Son	Funeral Directors and Embalmers	703-709 Germania Ave.
Denton, Thomas	Lumberman	1205 Genesee Ave.
Dexter, J. G.	Agent Grand Trunk Railway	Cor. Franklin and Thompson Sts.
Dittmar, Cooper & Co.	Wholesale and Retail Wines and Liquors	300-302 Lapeer St.
Dolson Drug Co.	Wholesale and Retail Druggists	201-203 Genesee Ave.
Draper, Jesse D.	Insurance	306-307 Eddy Bldg.
Dreamland Theatre	Moving Pictures	408 Genesee Ave.
Duby, A. J.	Propr. Duby's Buffet, Liquors and Cigars	112 S. Washington Ave.
Eastman, S. L.	Sec. & Treas. S. L. Eastman Flooring Co.	Carrollton.
Eastwood, G. C.	Sec. and Treas Saginaw Plate Glass Co.	S. Michigan Ave.
Eaton, Fred L.	Lawyer	501-502 Bearing Bldg.
Eaton, H. M.	Supt. Saginaw City Gas Co.	134 S. Washington Ave.

NAME	OCCUPATION	ADDRESS
Eddy, C. K. & Sons	Lumber and Salt	510 Eddy Bldg.
Eggerer Bros.	Saloon and Restaurant	313 Genesee Ave.
Erd Motor Co.	Mfrs. Marine Gasoline Motors	1357-1363 N. Niagara.
Everett House	Hotel	Cor. Genesee Ave. and Franklin St.
Farmer, Fred D.	Manufacturing Optician	221 Genesee Ave.
Feige, Ernest	Pres. Feige Desk Co.	2061 Genesee Ave.
Feige, Henry, Jr.	Furniture, Upholstery, etc.	113-121 S. Baum St.
Ferguson & Wallace	General Insurance	1-2 Mason Bldg.
Ferrell, A. T.	Mnfr. Seed Cleaners	Cor. Wheeler and S. Michigan Aves.
Ferris, John E.	Mnfr., Publisher, Importer and Wholesale Advertising Specialties	105½ N. Washington Ave.
Fisher, Ben. J.	Deputy Collector U. S. Internal Revenue	Federal Bldg.
Foley & Smith	Manufacturer's Agents	134 S. Baum St.
Foley, W. T.	Sec. and Treas. Hill-Drummond Lbr. Co.	504 Bearinger Bldg.
Foot, W. H.	Druggist	524 Potter St.
Fordney, Hon. J. W.	Pine Lands	18-20 Merrill Bldg.
Francke, E. D.	Mnfr. Fine Confectionery and Ice Cream	518 Genesee Ave.
Frueh, Chas., Jr.	Floral Artist	1116 Hoyt Ave.
Furstenberg Bros.	Lumber	1800 S. Jefferson Ave.
Gage, C. E.	Mngt. Postal Telegraph-Cable Co.	107 N. Washington Ave.
Gage, Howard	Retired, Mechanical Engineer	1253 S. Jefferson Ave.
Gage, Wm. G.	Circuit Judge	610 Bearinger Bldg.
Ganschow, Chas. F.	Real Estate, Stocks and Bonds	615 Bearinger Bldg.
Gardner, M. G.	Pres. and Treas. Gardner, Peterman & Co.	
Gately Company, The	Mfrs. of Lumber and Cooperage	409½ Court St.
Geer, B. & Son	Furn., Carpets, House Furnishings, etc.	124-130 S. Franklin St.
Geer, Henry N.	General Insurance	218 N. Hamilton St.
Geisler, Hugo P.	General Insurance	116 N. Washington Ave.
Gellnas, A. & Sons	Atty. Commercial Exchange of Saginaw	301-302 Geisler Bldg.
German, E.	General Contractors	Room 6, Chase Bldg.
Glass, Dr. Percy R.	German Piano Co.	Holland Ave., near Genesee Ave.
Goddard, Frank B.	Dentist	216 Genesee Ave.
Goeschel, Edward R. & Sons	Sample Room and Bowling Alley	413 Genesee Ave.
	Boots and Shoes	107 S. Jefferson Ave.

NAME	OCCUPATION	ADDRESS
Goeschel, Herman	Insurance, Real Estate and Steamship Agent	107 S. Jefferson Ave.
Goetz, Henry W. F.	Florist	124-126 S. Michigan Ave.
Goodridge, Wallace L.	Photographer	220 S. Washington Ave.
Grant, J. W.	Jeweler	200 Genesee Ave.
Grant, Wm.	Transfer Agt. M C R R Frt. Depot, E. S.	201 Lapeer Ave.
Green Bros.	Fish Market	Court House.
Griggs, Jas. A.	County Treasurer	2001 N. Michigan Ave.
Grube, Dr. C. L.	Physician and Druggist	201 Eddy Bldg.
Hanchett, Benton	Attorney-at-Law	118 S. Jefferson Ave.
Harris Transfer Co.	Trucking and Teaming; Moving Vans. etc.	320 N. Washington Ave.
Hart, W. H.	Agent Hoyt Estate	208-209 Eddy Bldg.
Harvey, Thos. A.	Vice-Pres. Michigan Sugar Co.	114-120 N. Washington Ave.
Haviland, Wm. E.	Mngr. R. G. Dun & Co.	301-309 Genesee Ave.
Hayden Fancy Grocery Co.	Grocery Co.	804 Genesee Ave.
Heavenrich & Co.	Clothing, Furnishings and Merchant Tailors	P. M. R. Offices, Potter St.
Heller, P. P. & Bros.	Grocers	Cor. Jefferson Ave. and Tuscola St.
Henderson, Wm. M.	Div. Frt. Agt., P. M. R. R.	806-808 Germania Ave.
Henning, C. C.	Propr. Wesley House	1909-2001 Michigan Ave.
Henning, Chas. W. & Sons	Mnfrs. Sausage, Mince Meat, Horse Radish, etc.	110 S. Franklin St.
Herzog, John	Treas. and Mngr. Herzog Art Furn. Co.	210 S. Washington Ave.
Hickey, D. E. & Co.	Clothing, Cloaks and Suits	Cor. Genesee Ave. and Baum St.
Hill, Arthur	Lumber and Pine Lands	
Himmelein, Chas. E.	Buyer Wm. Barie Dry Goods Co.	
Hinte's Saginaw Band		
Hobson, A.	Stone, Marble and Granite Works	501-511 N. Water St.
Holcomb, George	Groceries and Meats	1202-1204 Court St.
Holland, Robt. T.	Lawyer	Beainger Bldg.
Holmes, Charles	Civil Engineer and Surveyor	912 Thompson St.
Homestead Realty Co.		West Side.
Howson, Dr. T. E.	Dentist	205 Avery Bldg.
Hubbell, H. W., Engineering and Contractor,	River and Harbor Work	401 Brewster St.

NAME	OCCUPATION	ADDRESS
Humphrey, Geo. L.	Sec'y C. K. Eddy & Sons	Eddy Bldg.
Humphrey & Grant	Attorneys-at-Law	609 Eddy Bldg.
Hunsaker, Walter J.	Sec., Treas. and Genl. Mngr. Courier-Herald	116 S. Jefferson Ave.
Huss, Theo.	Sec'y and Treas. Lufkin Rule Co.	Hess and Prescott St.
Hynes, Thos. C.	Real Estate	819 S. Jefferson Ave.
International Business College		Cor. Baum and Tuscola Sts.
Ippel, J. W.	Dry Goods	Cor. Court and Michigan Ave.
Irvine, Edward J.	Manufacturing Optician, Watchmaker and Jeweler	205 Genesee Ave.
Izzo, Daniel	Groceries, Fruits and Provisions	512 S. Washington Ave.
Jackson & Church	Foundry, Machine Shop and Boiler Wks.	321-323 N. Hamilton St.
Jackson, Harker W.	V. P. Saginaw Wheelbarrow Co.	2019 South Michigan.
Janes, Wm. D.	Sec. and Gen. Mngr. Quaker Shade Roller Co.	1616 Court St.
Jeffers, John, Estate of		2 Tower Blk.
Jennings, L. E.	Mngr. United Cigar Stores Co.	213 Genesee Ave.
Johnson, John H. & Co.	Plumbers	213-215 S. Washington Ave.
Judd, C. L.	Real Estate	1591 S. Washington Ave.
Kanzler, Dr. Karl	Physician	402 S. Weadock Ave.
Keller, M. E.	Bookbinder	121 N. Baum St.
Kelsey, F. J. & Son	Books, News, Stationery, etc.	202 Genesee Ave. and 118 N. Jefferson Ave.
Kenny, L. M. & Co.	Merchandise Brokers	403 Eddy Bldg.
Kerns, Jas. S. & Son	Contractors	207 S. Third Ave.
Kersten, Julius	Dealer in Wines, Liquors, Cigars, etc.	500 Potter St.
Kindler, V.	Hardware, Tools, Ammunition and Sporting Goods	418 Genesee Ave.
King, John	Meats	702 S. Washington Ave.
Kirby, Julius B.	Attorney-at-Law	Kirby Bldg.
Kitchen, Dr. M. C. L.	Physician	132 S. Washington Ave.
Kleinfeld, F. F.	Attorney-at-Law	608 Bearinger Bldg.
Klenke, Wm. H.	Pianos	407 Sheridan Ave.
Klump, Wm. C.	Lawyer, Sec. and Treas. Bd. of Education	610 Bearinger Bldg.
Koehler, Jas. H.	Draftsman Koehler Bros.	208-214 S. Water St.

NAME	OCCUPATION	ADDRESS
Kretchmer, Chas.	Groceries	109 S. Jefferson Ave.
Krohn, Chas. H.	Boots and Shoes	509 Genesee Ave.
Kroll, G. A.	Mngr. Am. and Nat'l Express Cos.	117 S. Washington Ave.
Kuehl, Chas.	Lumber, Hemlock Bark and Whol.	118 S. Jefferson Ave.
Ladd, John W.	Ladd Bros., Dairy Supplies	307-315 Water St.
Leach, Dr. H. M.	Physician	209 S. Jefferson Ave.
Lengst, G. L.	Gen'l Supt. B. G. Appleby Co.	410 Germania Ave.
LaVallee, Joseph	Grocery and Meat Market	2321-2323 N. Michigan Ave.
Lewis, W. H.	Grocer	801 Hoyt St.
Liebermann Trunk Co.	Dealers in Trunks, etc.	415 Genesee Ave.
Linton, W. S.	Postmaster, East Side	Federal Bldg.
Logan, R. K.	Wall Paper	621 Genesee Ave.
Loomis, Edgar A.	Gen'l Agt. Mass. Mutual Life Ins. Co.	518 Bearinger Bldg.
Lucas, John F.	Ice	13 Mason Bldg.
Lufkin Rule Co.	Mfrs. Rules and Tape Measures	Hess Ave., Cor. Prescott St.
Lyon, Farnham	Propr. Bancroft House	Cor. Genesee and Washington Aves.
McAvoy, John	Pres. Oliver-McAvoy Timber Co.	4th floor, Hamilton Square Bldg.
McCarthy, Edward R.	Farmer	Midland Road.
McClure, Chas. W.	Pres. and Gen'l Mngr. Farmers' Handy Wagon Co.	Cor. Hess and Sheridan Aves.
McCron, W. J.	Propr. Saginaw Printing & Publishing Co.	212-216 N. Franklin St.
McIntyre, W. K. Co., Ltd.	Printers and Linotypers	211 Germania Ave.
McMeekin, Dr. Jas. W.	Physician	405-406 Weichman Bldg.
McPhillips Auto Co.	Automobiles and Automobile Sundries	134-136-138 N. Water St.
Magnetic Spring Water Co.	Bottlers of Andrews' Magnetic Mineral Water of St. Louis	110 N. Niagara St.
Martin, Bruno & Son	Plumbers	816 Janes Ave.
Marwinski & Loeblich	Pharmacists	423 Genesee Ave.
Mason, L. P.	Real Estate	516 Thompson St.
Mautner & Krause	Clothing	401 Genesee Ave.
Maxson, E. C. & Son	Painters and Decorators, etc.	209-211 S. Washington Ave.
Meibeyer, C. H.	Interior Decorator	221 Howard St.
Melze, Alderton Shoe Co.	Shoes and Boots	131-135 N. Franklin St.
Merrick, A. R.	Supt. F. M. R. R.	P. M. R. R. Potter St.

NAME	OCCUPATION	ADDRESS
Mershon, Edward C.	Pres. Wm. B. Mershon & Co.	Mershon Station.
Mershon, John D.	Lumber	203 Bearinger Bldg.
Mershon, Eddy	Mfrs. of and Wholesale Dealers in Lumber and Salt	Mershon Station.
Mershon, Wm. B.	Vice-Pres. Wm. B. Mershon & Co.	Mershon Station.
Mertz, F. H.	Cigarmaker	809 Genesee Ave.
Michigan Farm Land Co.	Real Estate	414 W. Genesee Ave.
Michigan Salt Association		508 Eddy Bldg.
Michigan State Telephone Co.		300 S. Washington Ave.
Michigan Sugar Manufacturers		128 N. Washington Ave.
Milwaukee Telephone & Mfg. Co.	Manufacturers	Michigan Ave. near W. Genesee.
Mitts, Peter	Cigars and News Dealer	Bancroft House.
Mitts & Merrill	Founders, Machinists and Manufacturers of Farm Implements	1009 S. Water St.
Moeller & DeLand	Drugs, Stationery, Cigars, etc.	2617 S. Washington Ave.
Moore, Edwin D.	Advertising Distributor	334 N. Seventh St.
Moore, W. A.	Propr. Moore's Cigar Store	223 Genesee Ave.
Moore, Wm. B.	Trav. Agt. Saginaw Valley Drug Co.	N. Water, foot of Tuscola.
Morley, Edward W.	Pres. E. W. Morley & Sons, Real Estate	116 N. Washington Ave.
Morley, George W.	Pres. Morley Bros.	115-129 N. Washington Ave.
Morley, P. F. H.	Treas. E. W. Morley & Sons, Real Estate	116 N. Washington Ave.
Morley, R. C.	Treas. Morley Bros.	115-129 N. Washington Ave.
Mowry, Dr. W. P.	Medical Director U. S. Health & Accident Insurance Co.	128-130 N. Washington Ave.
Murphy & O'Hara	Dealers in New and Second Hand Goods, Stoves, Furniture, Carpets, etc.	714-716 Genesee Ave.
Murray, Miss M. C.	Dry Goods and Cloaks	306 Genesee Ave.
National Brewing Co.	Brewery	Cor. Walnut & Genesee Ave.
Nerretter, L. G. & Co.	Gen'l Insurance and Notary Public	207 Bearinger Bldg.
Newberry, J. O.	Lawyer and Real Estate	9-10 Mason Bldg.
Newton, Frederick W.	Lawyer, Real Estate and Loans	606 Bearinger Bldg.
Nienstedt, Henry	Timber Lands	508 Bearinger Bldg.
Norris, Hugh D.	Real Estate	724 S. Washington Ave.
Ohland, Otto A.	Sec'y Morley Bros.	115-129 N. Washington Ave.

NAME	OCCUPATION	ADDRESS
Olp, Dr. F. G.	Union Dentists	304 Geisler Block.
Onelda Farm Co.	D. K. Loveland, Mngr.	604-605 Bearinger Bldg.
Oppenheimer, Harry E.	Oppenheimer Cigar Co.	210 Genesee Ave.
Oppermann, Carl F.	Maker of Furs and Dealer in Raw Furs.	713 Genesee Ave.
Oppermann Fur Co., The	Fur Manufacturers and Dealers	526 Genesee Ave.
Orth, George, Cigar Co.	Cigar Store	1120 Hancock St.
Otto, Herbert A.	Lawyer	517 Bearinger Bldg.
Otto, Rudolph	City Salesman Symons Bros. & Co.	200-204 N. Washington Ave.
Packer, D. T.	Sec'y and Treas. Packer Horse and Livery Co.	123 S. Franklin St.
Palmerton, F. G. Woodenware Co.	Mfrs. Woodenware	Cor. Holmes and Brant Sts.
Passolt, Henry	Soap Manufacturer	1400 N. Niagara St.
Patriarche, A.	Asst. to the President, P. M. R. R.	Detroit, Mich.
Patterson, E. A.	Mngr. Western Union Telegraph Co.	115 S. Washington Ave.
Patterson & Weadock, Real Estate, Farm Lands, Loans and Insurance		208-209 Bearinger Bldg.
Pearl, S. G.	Painted Posters and Advertising Sign Contractors	607 Genesee Ave.
Penney, Harvey A.	Lawyer	1-2 Penney Block.
Peter, Jas. B.	Attorney-at-Law and Real Estate	206-207 Eddy Bldg.
Peters, Charles H., Jr.	Mngr. Engraving and Electrotyping Dept. Seemann & Peters	200-206 N. Franklin St.
Phelps, V. A.	Contracting Agent Erie Dispatch	503 Bearinger Bldg.
Phillippe, A. W.	Groceries	121-125 N. Hamilton St.
Phillips, C. E.	Dept. Manager Morley Bros.	115-129 N. Washington Ave.
Phillips & Seeley	Lumber	405 Eddy Bldg.
Phipps, Penoyer Co.	Wholesale Grocers	Cor. Clinton and Niagara Sts.
Folk, R. L. & Co.	Publishers Saginaw Directory	Detroit, Mich.
Polson, Wm. & Co.	Mfrs. Sash, Doors, Interior Finish and Filing Cabinets	Cor. Hess and Jefferson Aves.
Popp & Wolf	Hardware, Stoves, Wall Paper, Paints, etc.	718-722 Genesee Ave.
Porter, C. W.	Mngr. The Academy	Cor. S. Washington Ave. and James St.
Potter, Fred H.	Geo. L. Burrows & Co., Bankers	405-407 Court St.
Potter, L. A.	Printer and Mnfr. Rubber and Steel Stamps	209 Genesee Ave.

NAME	OCCUPATION	ADDRESS
Prall, D. E.	Druggist	111 S. Jefferson Ave.
Presser, W. H.	Propr. Michigan Saw Co.	101-109 Germania Ave.
Preston, W. T.	Dist. Inspr. Mich. Car Service Assn.	609 Bearing Bldg.
Prine, Geo. W.	Mngr. Singer Sewing Machine Co.	507 Genesee Ave.
Purcell & Naegely	Lawyers	510 Bearing Bldg.
Pycha, Jerome	Merchant Tailor	207 S. Washington Ave.
Quinn, Frank	Attorney-at-Law	404 Bearing Bldg.
Quinn, M. J.	East Side Lumber Co.	1717 Genesee Ave.
Rabe, Jos. B.	Gas Fixtures	605 Genesee Ave.
Randall, Robert M.	Gen'l Mngr. Consolidated Coal Co.	605 Eddy Bldg.
Reade, T. A.	Merchant Tailor	207 Genesee Ave.
Reichle, Ernest L.	Mngr. Retail Dept. Morley Bros.	115-129 N. Washington Ave.
Reitter, F. & C.	Publs. and Proprs. Saginaw Post-Zeitung	208-212 Lapeer Ave.
Reliance Mercantile Co.	Wholesale and Retail Flour, Grain, Hay, etc.	400 S. Franklin St.
Remer Bros.	Coal, Wood, Lime, Stone, Brick, etc.	401 S. Water St., 414-514 N. Niagara St.
Richardson, Lloyd M.	Pres. E. Richardson Co., Timber Lands	229 N. Washington Ave.
Ring, C. L.	Merrill, Ring & Co., Timber Lands	Merrill Block.
Riopelle, Dr. J. Henri	Physician	902 S. Washington Ave.
Roberts, A. H.	Restaurant	120-122 N. Jefferson Ave.
Roberts, R. W.	City Engineer	City Hall.
Robertson, Archibald	Propr. Robertson's Laundry	227-229-231 N. Franklin St.
Robertson, E. A.	Pres. and Treas. E. A. Robertson & Co., Mfrs. Shirt Waists	229 N. Franklin St.
Rockwood, Byron J., Rockwood's Cloak Shop, Button and Plating Bazaar		526 Genesee Ave.
Rupp, Christ.	Lumber	1602 James Ave.
Rupp, John J.	Lumber, Logs and Pine Lands	505 Bearing Bldg.
Ryan, W. H.	Clothing, Hats, Caps and Men's Furnishings	215 Genesee Ave.
Ryckman, Albert H.	Contractor	1143 S. Warren Ave.
Sachse, L.	Scrap Iron, Rags, Rubbers, Metal, Tallow, etc.	208 Hayden St.
Sager, W. N.	Contractor	308 Webber St.

NAME	OCCUPATION	ADDRESS
Saginaw Abstract Co.	Abstracts	209 S. Jefferson Ave.
Saginaw Cigar Co.	Cigar Manufacturers	523 Tuscola St.
Saginaw Concrete Stone Co.	Manufacturers	210 Eddy Bldg.
Saginaw County Savings Bank	Bank	Cor. Court and S. Hamilton Sts.
Saginaw Evening News Co. ....	.....	307-311 Tuscola St.
Saginaw Hardware Co.	Shelf and Heavy Hardware	200-208 S. Hamilton St.
Saginaw Ice & Coal Co. ....	.....	Niagara, foot of Ames St.
Saginaw Kiss Co.	Candy Manufacturers	112 S. Water St.
Saginaw Manufacturing Co.	Mnfrs. Pulleys and Washboards, Planing Mill and Hardwood Lumber	King, cor. Perry St.
Saginaw Match Co.	Manufacturers	Cor. S. Jefferson and Atwater Sts.
Saginaw Milling Co.	Merchant Millers	107-117 W. Genesee Ave.
Saginaw Paving Brick Co.	Mnfrs. Vitrified Paving Brick and Blocks, Sidewalk, etc.	Cor. Jefferson and Rust Aves.
Saginaw Salt & Lumber Co.	Salt, Lumber and Pine Lands	604-605 Bearinger Bldg.
Saginaw Show Case Co.	Mnfrs. Show Cases	309 Mackinaw St.
Saginaw Silk Garment Co. ....	.....	1900 N. Michigan Ave.
Saginaw Valley Drug Co.	Wholesale Druggists	N. Water, foot of Tuscola St.
Saginaw Valley Traction Co. ....	.....	134 S. Washington Ave.
Sample, Dr. C. H.	Physician and Surgeon	309 S. Washington Ave.
Savage, H. A.	City Assessor	City Hall.
Schemm, J. G. Brewing Co.	Brewery and Bottling Works	926 N. Hamilton St.
Scheurmann Lumber Co.	Lumber	1407 N. Niagara St.
Schirmer, J. A.	Jeweler	216 Genesee Ave.
Schirmer, Julius	Schirmer's Pharmacy	Cor. Hoyt and Sheridan Ave.
Schirmer, W. F.	Jeweler	108 N. Franklin St.
Schmelzer, John	House Furnishings	Genesee Ave.
Schmidt, Charles	Horseshoer	310 Lapeer Ave.
Schneermann, H. B. & Co.	Cloaks, etc.	302 Genesee Ave.
Schott, A. A.	Druggist	503-505 Genesee Ave.
Schulz, Louis G.	Schulz & Schroeder, Groceries, Pro- visions, etc.	2003 N. Michigan Ave.
Schupp, Otto	Cashier Bank of Saginaw	310-312 Genesee Ave.
Schust, Edward	Gen'l Mngr. Schust Baking Co.	820-826 Lapeer St.

NAME	ADDRESS
Schwahn, Curt M.	V. E. Schwahn & Bro., General Insurance, 5-6-7 Miller Block, Court St.
Schwemer & Witt	General Store, Dry Goods, Furnishings, Table Supplies, etc. 719-723 Genesee Ave.
Second National Bank	Bank 110-112 N. Washington Ave.
Seemann & Peters	Printing, Office Outfitters and Stationers, 200-206 N. Franklin St.
Seemann, Peters & Helm	Bookbinders 307-311 Tuscola St.
Seitner Bros.	Wholesale and Retail Dry Goods, Car- pets, Cloaks, etc. 314-322 Genesee Ave.
Sexlinger, George P.	Clark Grocery Co. 2012 N. Michigan Ave.
Seyffardt, Wm.	City Controller City Hall
Sherman House	Hotel Cor. Baum and Tuscola Sts.
Shorts, R. P.	General Counsel U. S. Health & Accident Insurance Co. 128 N. Washington Ave.
Siebel, Herbert S.	Jeweler 116 N. Hamilton St.
Slack, Dr. W. L.	Physician Eddy Bldg.
Smart & Fox Co.	Wholesale Grocers N. Water, foot of Tuscola St.
Smith, Wallis Craig	Lawyer 513-514 Bearinger Bldg.
Sonnenberg, John	Tobacco 717 Genesee Ave.
Spangler, Davis & Co.	Wholesale Fruits, Produce, etc. 119-121 N. Water St.
Spence, Hugh & Bro.	General Contractors and Builders 20 Chase Block, N. Washington Ave.
Spindler, George	Contractor 1221 Cleveland St.
Stark, G. M.	Lawyer 700 N. Hamilton St.
Steele, Robert W.	Carpenter 1116 S. Warren Ave.
Stephens, C. H.	Office Supplies, etc. 117 N. Franklin St.
Stewart, Hon. G. M.	Physician and Mayor of Saginaw 233 S. Jefferson Ave.
Stewart, A. Shipley	Sales Mngr. Farmers' Handy Wagon Co., Cor. Hess and Sheridan Aves.
Stolz, G. Wm.	Jeweler and Optician 322 Genesee Ave.
Stone, Charles P.	Dentist 227 S. Jefferson Ave.
Strable Mfg. Co.	Mfrs. Maple Flooring 1560 Holland Ave.
Sweeny, Rev. Richard J.	Pastor St. Joseph's Catholic Church 910 N. Sixth St.
Symons Bros. & Co.	Wholesale Grocers 200-204 N. Washington Ave.
Tanner, The M. W. Co.	Dry Goods, Carpets, Cloaks, etc. 118-134 N. Franklin St.
Tatham, Victor J.	Groceries and Meats 1709-1711 Genesee Ave.
Taub, Herman L.	Tinsmith and Plumber 1147 Genesee Ave.

NAME	OCCUPATION	ADDRESS
Teetters, C. J.	Meats	132 N. Jefferson Ave.
Thom, J. E.	Mngr. National Advertising Agency	Kirby Bldg.
Tierney, Thos.	Mngr. Tierney Bros., Loans and Real Estate	217 Genesee Ave.
Travers, Fred L.	Attorney-at-Law	518 Bearinger Bldg.
Tredo, W. P.	Men's Furnishings	300 Genesee Ave.
Tuhy, Martin L.	Cigars and News Dealer	106 S. Jefferson Ave.
U. S. Graphite Co.	Graphite Miners	1430 Holland Ave.
U. S. Health & Accident Ins. Co.	Insurance (Health and Accident)	128-130 N. Washington Ave.
United Supply Co.	Supplies for Manufacturers, Mills, Mines, etc.	126 N. Washington Ave.
Valley Gray Iron Foundry Co.	Foundry	Cor. Bristol and S. Water Sts.
Valley Printing Co.	Printers	127 N. Franklin St.
Valley Sweets Co.	Mfrs. and Wholesale Confectioners	South Hamilton St.
Valley Home Telephone Co.		Cor. S. Jefferson and Germania Aves.
Vaughan, Jas.	Mngr Grinnell Bros. Music House	128-130 N. Franklin St.
Veague, George	Restaurant	119 Genesee Ave.
Vincent Hotel		Cor. Washington and Germania Aves.
Vogt, E. F.	Sec'y U. S. Horse Radish Co.	219-223 N. Water St.
Vogt, J. C.	Vice-Pres. and Gen'l Mngr. U. S. Horse Radish Co.	219-223 N. Water St.
Walker & Co.	Bill Posters	124 N. Baum St.
Walk-Over Boot Shop	Boots and Shoes	220 Genesee Ave.
Wallace, Robert T.	Asst. Secretary Lufkin Rule Co.	Hess Ave., cor. Prescott St.
Walter, F. P.	Mngr. Auditorium Board of Trustees	Cor. Washington Ave. and James St.
Walz, George C., Jr.	Bookkeeper Walz Hardware Co.	611 Genesee Ave.
Ward, A. T.	Jeweler	104 S. Jefferson Ave.
Ward, W. T.	Dept. Supt. Saginaw City Gas Co.	134 S. Washington Ave.
Warner, W. W.	Principal High School	909 S. Warren Ave.
Warriner, E. C.	Superintendent Public Schools	413 Sheridan Ave.
Washburn-Crosby Co.	Wholesale Gold Medal Flour	412 Bearinger Bldg.
Watson, H. & Co.	Wholesale and Retail Crockery, China, and Glassware	420-422 Genesee Ave.
Weadock & Weadock	Attorneys-at-Law	301-303 Bearinger Bldg.

NAME	OCCUPATION	ADDRESS
Werner & Pfeiderer	Mfrs. of Kneading and Mixing Machines, Bakers' Machinery, etc.	1204 N. Niagara St.
Wessborg, Eric S. & Co.	The All Craft Shop	1117 S. Jefferson Ave.
White, Charles E.	Photographer	305 Genesee Ave.
Whittier, T. P.	Representing Chas. Merrill & Co.	608 S. Jefferson Ave.
Wickes Bros.	Engineers and Manufacturers of Boilers, Shop Tools, etc.	512 N. Water St.
Wiechmann, Wm. C.	Department Store	508-510 Genesee Ave.
Wilber, Eugene	Attorney-at-Law	501-502 Bearinger Bldg.
Willcox Engineering Co.	Mechanical Engineers, Solicitors of U. S. and Foreign Patents	Eddy Bldg.
Williamson, Dr. T. M.	Physician	2617 S. Washington Ave.
Wilson, E. F. and F. A.		603 Bearinger Bldg.
Wilsterman, Fred C.	Mngr. Wilsterman Electric Co.	111 S. Weadock Ave.
Winkler, Stephen	Contractor	1124 Genesee Ave.
Winterstein, Otto	Hardware	903 Lapeer Ave.
Witters, Henry	Propr. Witters' Laundry	112-116 N. Jefferson Ave.
Wolfarth, Frank	Baker	1305 Genesee Ave.
Wood, Geo.	Drugs	420-422 W. Genesee Ave.
Wyle, J. T. & Co.	Mfrs. of Hoops, Staves, Heading, etc.	Foot of Youmans St.
Zacharias, Stephen F.	Real Estate	701 Marion St.
Zanger, Frederick	Propr. Zanger's Cloak, Suit and Fur Co.	412 Genesee Ave.

HONORARY MEMBERS.

NAME	OCCUPATION	ADDRESS
Burt, W. R. ....	.....	Room 1, Second National Bank Bldg.
Burrows, Hon. J. C.	U. S. Senator	Kalamazoo, Mich.
Cowles, E. D. ....	.....	Bay City, Mich.
Dorr, T. E.	Lumber	408 Bearinger Bldg.
Grant, George A.	Insurance Agent	403 Eddy Bldg.
O'Donnell, P. A. ....	.....	309 Owen St.
Osborn, Chase S.	Publisher	Sault Ste. Marie, Mich.
Palmer, Hon. T. W. ....	.....	Detroit, Mich.
Rust, Ezra ....	.....	319 S. Michigan Ave.
Smith, Hon. Wm. Alden	U. S. Senator	Grand Rapids, Mich.
Whittier, Joseph A. ....	.....	608 S. Jefferson Ave.
Wiggins, George B. ....	.....	Ann Arbor, Mich.
Wright, A. W. ....	.....	Alma, Mich.
Younmans, H. M. ....	.....	Bridgeport, Mich.

Membership Business Directory.

ABSTRACT COMPANIES.

Saginaw Abstract Co. 209 S. Jefferson Ave.
 Union Abstract Co., S. B. Borland 16-17 Merrill Blk.

ADVERTISING AGENCY.

National Advertising Agency, (J. E. Thom, Mgr.) Kirby Bldg.

ADVERTISING DISTRIBUTORS.

Moore, Edwin D. 334 N. Seventh St.

ARCHITECTS.

Cooper, W. T. 309 Hayden St.
 Cowles, C. L. 114 N. Washington Ave.

ATTORNEYS-AT-LAW.

Beach, O'Keefe & Rockwith.....204 Bearinger Bldg.
 Brooks, Melville Over People's Savings Bank
 Connor, Rowland 109-111 N. Washington Ave.
 Davitt & Davitt 401-402 Bearinger Bldg.
 Eaton, Fred L. 501-502 Bearinger Bldg.
 Gage, Wm. G. 610 Bearinger Bldg.
 Geisler, Hugo P. 301-302 Geisler Blk.
 Hanchett, Benton 201 Eddy Bldg.
 Holland, Robert T. Bearinger Bldg.
 Humphrey & Grant 609 Eddy Bldg.
 Kirby, Julius B. Kirby Bldg.
 Kleinfeld, F. F. 608 Bearinger Bldg.
 Klumpp, Wm. C. 610 Bearinger Bldg.
 Newberry, J. O. 9 Mason Bldg.
 Newton, Frederick W. 606 Bearinger Bldg.
 Otto, Herbert A. 517 Bearinger Bldg.
 Penney, Harvey A. 1-2 Penney Blk.
 Peter, Jas. B. 206-207 Eddy Bldg.
 Purcell & Naegely 510 Bearinger Bldg.
 Quinn, Frank 404 Bearinger Bldg.
 Smith, Wallis Craig 513-514 Bearinger Bldg.
 Shorts, R. P.....General Counsel U. S. Health & Accident Ins. Co.
 Stark, G. M. 700 N. Hamilton St.
 Travers, Fred L. 518 Bearinger Bldg.
 Weadock & Weadock 301-303 Bearinger Bldg.
 Wilber, Eugene 501-502 Bearinger Bldg.

AUTOMOBILES.

Beck, J. Phil	813 Genesee Ave.
Buick Motor Co.	821-827 Genesee Ave.
McPhillips Auto Co.	134-138 N. Water St.
Marquette Motor Co.	Cor. Sixth St. and Washington Ave.

AUTOMOBILE MANUFACTURERS.

Marquette Motor Co.	Cor. Sixth and Washington Ave.
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BAKERS.

Schust Baking Co.	820-826 Lapeer St.
Wolfarth, Frank	1305 Genesee Ave.

BAND.

Hinte's Saginaw Band.

BANKS.

Bank of Saginaw	310-312 Genesee Ave.
Geo. L. Burrows & Co., (Potter, Fred H.)	405-407 Court St.
Commercial National Bank	111 N. Hamilton St.
Peoples' Savings Bank, J. F. Boynton, Treas.	204 Genesee Ave.
Saginaw County Savings Bank	Cor. Court and S. Hamilton Sts.
Second National Bank	110-112 N. Washington Ave.

BASE BALL.

Burkhart, A. S.	President Saginaw Base Ball Club
Glass, Dr. Percy R., Sec'y Southern Mich. League, 216 Genesee Ave.	

BEEF PACKERS.

Saginaw Beef Co., (Cornwell, W. C., Mgr.)	716 S. Washington Ave.
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BOAT MANUFACTURERS.

Brooks Boat Mfg. Co.	Rust Ave., near S. Jefferson Ave.
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BOILER MANUFACTURERS.

Bartlett, A. F. & Co.	930 S. Water St.
Jackson & Church Co.	321-323 N. Hamilton St.
Wickes Bros.	502 N. Water St.

BOOKBINDERS.

Bastian Bros. & Co.	111 Lapeer Ave.
Keller, M. E.	121 N. Baum St.
Saginaw Printing & Pub. Co., (W. J. McCron, Propr.)	212-216 N. Franklin St.
Seemann, Peters & Heim	307-311 Tuscola St.
Valley Printing Co.	127 N. Franklin St.

BOOK CASE MANUFACTURERS.

Brueck Sectional Book Case Co., The.....Niagara and Sylvan Sts.

BOOKS, OFFICE SUPPLIES, STATIONERY, ETC.

Kelsey, F. J. & Son 202 Genesee Ave., 118 N. Jefferson Ave.
 Seemann & Peters 200-206 N. Franklin St.
 Stephens, Chas. H. 212 Genesee Ave.

BOOTS AND SHOES.

Adams, Jas. A. 320 Genesee Ave.
 Barie, Wm., Dry Goods Co.....Genesee Ave. cor. Baum St.
 Gately Co., The.....124-130 S. Franklin St., 215-217 S. Franklin St.
 Goeschel, Edward & Sons 107 S. Jefferson Ave.
 Heavenrich Bros. & Co. 301-309 Genesee Ave.
 Krohn, Chas. H. 509 Genesee Ave.
 Melze, Alderton Shoe Co. (Wholesale).....131-135 N. Franklin St.
 Walk-Over Boot Shop 220 Genesee Ave.

BOTTLERS MAGNETIC MINERAL WATER.

Magnetic Spring Water Co. 110 N. Niagara St.

BOWLING ALLEY.

Godard, Frank B. 413 Genesee Ave.

BREWERS AND BOTTLERS.

Banner Brewing Co. 1741 Genesee Ave.
 National Brewing Co. Cor. Walnut and Genesee Aves.
 Schemm, J. G. Brewing Co. 926 N. Hamilton St.

BRICK MANUFACTURERS.

Saginaw Paving Brick Co. Cor. Jefferson and Rust Aves.
 Saginaw Sandstone Brick Co. 321-323 N. Hamilton St.

BROKERS.

Kenny, L. M. & Co., Merchandise Brokers.....403 Eddy Bldg.
 Thom, J. E., Merchandise Broker Kirby Bldg.
 Tierney Bros. 217 Genesee Ave.

BUSINESS COLLEGES.

Bliss-Alger Business College 127 N. Franklin St.
 International Business College Cor. Baum and Tuscola Sts.

BUTTON AND PLAITING BAZAARS.

Rockwood's Dress Plaiting Bazaar 209 Genesee Ave.

CANDY MANUFACTURERS.

Saginaw Kiss Co. 112 S. Water St.
Valley Sweets Co. 313 Court St.

CARPENTERS, CONTRACTORS AND BUILDERS.

Appleby, B. G. Co. 410 Genesee Ave.
Gelinas, A & Sons Room 6, Chase Blk.
Kerns, Jas. S. & Son 207 S. Third Ave.
Ryckman, Albert H. 1143 S. Warren Ave.
Sager, W. N. 308 Webber St.
Spence, Hugh & Bro. 20 Chase Blk., N. Washington Ave.
Spindler, George 1221 Cleveland St.
Steele, Robert W. 1116 S. Warren Ave.
Winkler, Stephen 1124 Genesee Ave.

CARPETS AND RUGS.

Barie, Wm., Dry Goods Co., The....Cor. Genesee Ave. and Baum St.
Gately Co., The.....124-130 S. Franklin St., 215-217 S. Franklin St.
Ippel, J. W. Cor. Michigan Ave. and Court St.
Murphy & O'Hara 714-716 Genesee Ave.
Seitner Bros. 314-322 Genesee Ave.
Tanner, M. W. Co., The 118-126 N. Franklin St.

CEMENT BLOCK MANUFACTURERS.

Saginaw Concrete Stone Co. 210 Eddy Bldg.

CIGAR MANUFACTURERS.

Mertz, F. H. 809 Genesee Ave.
Orth, George, Cigar Co. 1120 Hancock St.
Saginaw Cigar Co. 523 Tuscola St.

CIGARS AND TOBACCO.

Blackney Cigar Co. 131 S. Washington Ave.
Mertz, F. H. 809 Genesee Ave.
Mitts, Peter Bancroft House
Moore's Cigar Store 223 Genesee Ave.
Oppenheimer Cigar Co. 210 Genesee Ave.
Orth, Geo. Cigar Co. 1120 Hancock St.
Saginaw Cigar Co. 523 Tuscola St.
Sonnenberg, John 717 Genesee Ave.
Tuhy, Martin L. 106 S. Jefferson Ave.
United Cigar Stores Co., Jennings, L. E., Mngr....213 Genesee Ave.

CITY DIRECTORY PUBLISHERS.

Polk, R. L. & Co. Detroit

CITY OFFICIALS.

Stewart, George W., Mayor City Hall
 Bell, David C., City Clerk City Hall
 Seyffardt, Wm., City Controller City Hall
 O'Keefe, John F., City Attorney 204 Bearinger Bldg.
 Savage, H. A., City Assessor City Hall
 Riopelle, Dr. J. Henri, City Physician 902 S. Washington Ave.
 Brow, A. B., City Electrician City Hall
 Roberts, R. W., City Engineer City Hall
 Grube, Dr. Chas. L., Health Officer 2001 N. Michigan Ave.

CITY SALESMEN.

Button, F. E., Salesman Real Estate B. G. Appleby Co.,
 1811 N. Michigan Ave.
 Otto, Rudolph, for Symons Bros. 200-204 N. Washington Ave.

CIVIL ENGINEER AND SURVEYOR.

Holmes, Charles 912 Thompson St.

CLERGYMEN.

Bradley, Rev. N. S., Pastor First Congregational Church,
 621 S. Jefferson Ave.
 Sweeney, Rev. Richard J., Pastor St. Joseph's Catholic Church,
 910 Sixth St.

CLOAKS.

Barie, Wm., Dry Goods Co., The Genesee Ave., Cor. Baum St.
 Gately Co., The 124-130 S. Franklin St., 215-217 S. Franklin St.
 Ippel, Julius W. Cor. Michigan Ave. and Court St.
 Murray, M. C. 306 Genesee Ave.
 Seitner Bros. 314-322 Genesee Ave.
 Tanner, M. W. Co., The 118-126 N. Franklin Ave.
 Zanger's Cloak, Suit and Fur Co. 412 Genesee Ave.

CLOTHING.

Bauer Bros. 316-320 Court St.
 Heavenrich Bros. & Co. 301-309 Genesee Ave.
 Hickey, D. E. & Co. 110 S. Franklin St.
 Mautner & Krause 401 Genesee Ave.
 Ryan, W. H. 215 Genesee Ave.
 Tredo W. P. 300 Genesee Ave.

COAL.

Bliss Coal Co.	Swan Creek Township
Caledonia Coal Co.	Graham, bet. Court and Mackinaw Sts.
Carr, Henry W. Co., The.....	208-209 Bearinger Bldg.
Consolidated Coal Co., R. M. Randall, Mngr.....	605 Eddy Bldg.
Remer Bros.	401 S. Water St., 414-514 N. Niagara St.
Saginaw Ice and Coal Co.	Niagara, foot of Ames St.

CONFECTIONERY AND ICE CREAM.

Francke, E. D.	518 Genesee Ave.
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CONGRESSMAN.

Fordney, Hon. Joseph W.	1423 Gratiot Ave.
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COOPERAGE STOCK MANUFACTURERS.

Gardner, Peterman & Co.	409½ Court St.
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COUNTY OFFICIALS.

Gage, Wm. G., Circuit Judge	610 Bearinger Bldg.
Crane, Riley L., Judge of Probate	Court House
Patterson, Egbert H., Register or Deeds	Court House
Griggs, Jas. A., County Treasurer	Court House

Bowen, Jas. P., Justice of the Peace.....	220 Genesee Ave.
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CROCKERY, CHINA AND GLASSWARE.

Watson, H. & Co.	420-422 Genesee Ave.
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CUTLERY, GUNS, AMMUNITION AND SPORTING GOODS.

Kindler, Vincent	418 Genesee Ave.
Morley Bros.	115-129 N. Washington Ave.

DAIRY SUPPLIES.

Ladd Bros.	307-315 Water St.
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DELIVERY COMPANIES.

Chalmers Delivery Co.	312 Tuscola St.
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DENTISTS.

Crego, Dr. W. L.	8 Mason Bldg.
Glass, Dr. Percy R.	216 Genesee Ave.
Howson, Dr. T. E.	205 Avery Bldg.
Olp, Dr. F. G.	304 Geisler Blk.
Stone, Charles P.	227 S. Jefferson Ave.

DEPARTMENT STORES.

(See Dry Goods.

DESK MANUFACTURERS.

Feige Desk Co. 2061 Genesee Ave.
 Herzog Art Furniture Co. 1009-2001 Michigan Ave.

DRUGGISTS.

Clark & Grube 2001 N. Michigan Ave.
 Culver-Deisler & Co. 424 Genesee Ave.
 Dolson Drug Co. 201-203 Genesee Ave.
 Foot, W. H. 524 Potter St.
 Marwinski & Loebrich 423 Genesee Ave.
 Moeller & DeLand 2617 S. Washington Ave.
 Prall, D. E. 111 S. Jefferson Ave.
 Saginaw Valley Drug Co., (Wholesale) ..N. Water, foot of Tuscola St.
 Schirmer's Pharmacy Cor. Hoyt and Sheridan Aves.
 Schott, A. A. 503-505 Genesee Ave.
 Wood, Geo. 420-422 W. Genesee Ave.

DRY GOODS.

Barie, Wm., Dry Goods Co., The....Cor Genesee Ave. and Baum St.
 Ippel, J. W. Cor. Court St. and Michigan Ave.
 Murray, Miss M. C. 306 Genesee Ave.
 Schwemer & Witt 719-723 Genesee Ave.
 Seitner Bros. 314-322 Genesee Ave.
 Tanner, M. W. Co. 118-134 N. Franklin St.
 Wiechmann, Wm. C. 508-510 Genesee Ave.

DUST COLLECTOR MANUFACTURERS.

Allington & Curtis Mfg. Co. Cor. Baum & Holden Sts.

DYERS AND CLEANERS.

Aubrey Bros. 212-214 Germania Ave.
 Cosendai Dye Works 127-133 N. Jefferson Ave.

ELECTRICAL SUPPLIES.

Wilsterman, Fred C. 118 S. Weadock Ave.

ELECTROTYPERS.

Seemann & Peters 200-206 N. Franklin St.

ENGINEERING CONTRACTOR, RIVER AND HARBOR WORK.

Hubbell, H. W. 401 Brewster St.

EXPRESS COMPANIES.

Am. and Nat'l Express Co., Kroll, G. A., Mgr...117 S. Washington Ave.

FARMS.

McCarty, Edward R. Midland Road
Oneida Farm Co., D. K. Loveland, Mngr.....604-605 Bearinger Bldg.

FEDERAL OFFICERS.

Linton, Hon. W. S., Postmaster Federal Bldg.
Fisher, Ben. J., U. S. Internal Revenue Collector.....Federal Bldg.

FISH MARKET.

Green Bros. 201 Lapeer St.

FLOORING MANUFACTURERS.

Briggs & Cooper Co. 612 Bearinger Bldg.
Eastman, S. L. Flooring Co. Carrollton
Strable Mfg. Co. 1560 Holland Ave.

FLORISTS.

Frueh, Charles & Sons 1116 Hoyt Ave.
Goetz, Henry W. F. 124-126 S. Michigan Ave.

FLOUR MILLS.

Brand & Hardin 500 S. Niagara St.
Callam Mills 211-219 N. Franklin St.
Saginaw Milling Co. 107-117 W. Genesee Ave.

FOUNDERIES.

Bartlett, A. F. & Co. 930 S. Water St.
Jackson & Church 321-323 N. Hamilton St.
Koehler Bros. 208-214 S. Water St.
Mershon, W. B. & Co. Mershon Station
Mitts & Merrill 1009 S. Water St.
Valley Grey Iron Foundry Co.....Cor. Bristol and S. Water Sts.
Wickes Bros. 512 N. Water St.

FURNITURE.

Barie, Wm., Dry Goods Co. 400 Genesee Ave.
Feige, Henry, Jr. 113-121 S. Baum St.
Gately Co., The.....124-130 S. Franklin St., 215-217 S. Franklin St.
Murphy & O'Hara 714-716 Genesee Ave.
Schmelzer, John, 511-513 Genesee Ave., 514-516 Genesee Ave.,
200-204 N. Hamilton St.
Tanner, M. W. Co. 118-134 N. Franklin St.

FURNITURE MANUFACTURERS.

The All Craft Shop, Eric S. Wessborg, Prop...1117 S. Jefferson Ave.
 Brooks Boat Mfg. Co., K. D. Furniture..Rust, near S. Jefferson Ave.
 Brueck Sectional Book Case Co., The.....Niagara and Sylvan Sts.
 Cooney & Smith 219 S. Washington Ave.
 Feige Desk Co. 2061 Genesee Ave.
 Herzog Art Furniture Co. 1909-2001 Michigan Ave.

FURS.

Oppermann, Carl F. 713 Genesee Ave.
 Oppermann Fur Co., The 526 Genesee Ave.
 (Also see Dry Goods.)

GAS COMPANIES.

Saginaw City Gas Co. 134 S. Washington Ave.
 H. M. Eaton, Superintendent.
 W. T. Ward, Dept. Manager.

GAS FIXTURES.

Johnson, John H. & Co. 213-215 S. Washington Ave.
 Rabe, Jos. B. 605 Genesee Ave.
 Saginaw City Gas Co.....134 S. Washington Ave., 214 N. Hamilton St.

GRAPHITE.

U. S. Graphite Co. 1430 Holland Ave.

GROCERS—RETAIL.

Clark Grocery Co. 2012 N. Michigan Ave.
 Hayden Fancy Grocery Co. 114-120 N. Washington Ave.
 Heller, P. P. & Bro. 804 Genesee Ave.
 Holcomb, George 1202-1204 Court St.
 Izzo, Daniel 512 S. Washington Ave.
 Kretchmer, Charles, Grocery Co.....109 S. Jefferson Ave.
 LaVallee, Joseph 2321-2323 N. Michigan Ave.
 Lewis, W. H. 801 Hoyt St.
 Phillippi, A. D. 121-125 N. Hamilton St.
 Schwemer & Witt 719-723 Genesee Ave.
 Schulz, Louis G. 2003 N. Michigan Ave.
 Tatham, Victor J. 1709-1711 Genesee Ave.

GROCERS—WHOLESALE.

Phipps, Penoyer Co. Cor. Clinton and Niagara Sts.
 Smart & Fox Co. N. Water, foot of Tuscola St.
 Symons Bros. & Co. 200-204 N. Washington Ave.

HARDWARE.

Clark Hardware Co., Clark, R. J., Mngr.	511-513 W. Genesee Ave.
Kindler, V.	418 Genesee Ave.
Morley Bros.	115-129 N. Washington Ave.
Popp & Wolf	718-722 Genesee Ave.
Saginaw Hardware Co.	200-208 S. Hamilton St.
Walz Hardware Co., George C. Walz, Jr.	611 Genesee Ave.
Winterstein, Otto	903 Lapeer St.

HARNESS, COLLARS AND LUMBERING TOOLS MANUFACTURERS.

Morley Bros.	115-129 N. Washington Ave.
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HEADING AND VENEER MANUFACTURERS.

Saginaw Heading and Veneer Co.	Carrollton
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HOOPS, STAVES, HEADING, ETC. MANUFACTURERS.

Wylie, J. T. & Co.	Foot of Youmans St.
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HORSE RADISH AND FOOD PRODUCTS CO.

U. S. Horse Radish Co.	219-223 S. Water St.
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HORSESHOERS.

Schmidt, Charles	310 Lapeer Ave.
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HOTELS.

Bancroft House, Farnham Lyon, Prop. Cor. Genesee and Wash. Aves.	
Everett House	Genesee Ave. and Franklin St.
Sherman House	Cor. Baum and Tuscola Sts.
Vincent, Hotel	Cor. Washington and Germania Aves.
Wesley House, C. C. Henning, Prop. Cor. Jefferson Ave. and Tuscola	

HOUSE FURNISHINGS.

Feige, Henry, Jr.	113-121 S. Baum St.
Gately Co., The	120-130 S. Franklin St., 215-217 S. Franklin St.
Morley Bros.	115-129 N. Washington Ave.
Murphy & O'Hara	714-716 Genesee Ave.
Popp & Wolf	722 Genesee Ave.
Schmelzer, John, 511-513 Genesee Ave., 514-516 Genesee Ave.,	
	202-204 N. Hamilton St.

ICE DEALERS.

Lucas, John F.	13 Mason Bldg.
Saginaw Ice & Coal Co.	Niagara, foot of Ames St.

INSURANCE.

Appleby, B. G. Co.	410 Germania Ave.
Baum, Wm. B.	301 Weichman Bldg.
Brown, James F.	112 Genesee Ave.
Draper, Jesse D.	306-307 Eddy Bldg.
Ferguson & Wallace	1-2 Mason Bldg.
Ganschow, Charles F.	615 Bearinger Bldg.
Geer, B. & Son.	218 N. Hamilton St.
Geer, Henry N.	116 N. Washington Ave.
Goeschel, Herman	107 S. Jefferson Ave.
Klump, Wm. C.	610 Bearinger Bldg.
Mass. Mutual Life Ins. Co., Loomis, Edgar A., Gen. Agt.,	518 Bearinger
Michigan Casualty Co., Beardslee, W. H., Mngr.	311 Bearinger Bldg.
Nerretter, L. G. & Co.	207 Bearinger Bldg.
Newberry, J. O.	9-10 Mason Bldg.
Patterson & Weadock	208-209 Bearinger Bldg.
Schwahn, V. E. & Bro.	5-6-7 Miller Blk., Court St.
U. S. Health & Accident Ins. Co.	128-130 N. Washington Ave.

IRON AND STEEL.

Clinkofstine, L. & Son	820-840 S. Water St.
Morley Bros.	115-129 N. Washington Ave.
Popp & Wolf	722 Genesee Ave.
Saginaw Hardware Co.	200-208 S. Hamilton St.

JEWELERS.

Farmer, Fred D.	221 Genesee Ave.
Grant, J. W.	200 Genesee Ave.
Irvine, Edward J.	205 Genesee Ave.
Schirmer, J. A.	216 Genesee Ave.
Schirmer, W. F.	108 N. Franklin St.
Siebel, Herbert S.	116 N. Hamilton St.
Stolz, G. Wm.	322 Genesee Ave., 811 Genesee Ave.
Ward, A. T.	104 S. Jefferson Ave.

JUNK.

Clinkofstine, L. & Son	820-840 S. Water St.
Sachse, L.	208 Hayden St.

**KNEADING AND MIXING MACHINES, BAKERS' MACHIN-
ERY MANUFACTURERS.**

Werner & Pfeiderer 1204 N. Niagara St.

LAUNDRIES.

Robertson's Laundry, A. Robertson, Propr.....227-231 N. Franklin St.
Witters' Laundry 112-116 N. Jefferson Ave.

LIQUOR DEALERS.

Allen, Wm. C. 109 N. Washington Ave.
Dittmar, Cooper & Co.....300-302 Lapeer St.
Duby, A. J. 112 S. Washington Ave.
Egerer Bros. 313 Genesee Ave.
Godard, Frank B. 413 Genesee Ave.
Kersten, Julius 500 Potter St.

LIQUOR—WHOLESALE.

Dittmar, Cooper & Co. 300-302 Lapeer St.

LIVERY.

Bartow & Enright 218-228 N. Baum St.
Coleman, H. 201-209 N. Washington Ave.
Packer, D. T. 123 S. Franklin St.

LOANS.

Lawrence, Frank, Real Estate Exchange.....209 S. Jefferson Ave.
Newton, F. W. 606 Bearinger Bldg.
Patterson & Weadock 208-209 Bearinger Bldg.
Schwahn Agency 5-6-7 Miller Blk.
Tierney Bros., Thos. Tierney, Mngr. 217 Genesee Ave.
Union Abstract Co. 16-17 Merrill Bldg.

LUMBER.

Bliss, A. P. 1-2 Merrill Blk.
Booth & Boyd Lbr. Co. Holden & Baum Sts.
Briggs & Cooper Co. 611-613 Bearinger Bldg.
Corcoran, Peter 315 Cherry St.
Denton, Thos. 1205 Genesee Ave.
Eastman, S. L. Flooring Co. Carrollton
East Side Lumber Co., M. J. Quinn.....1717 Genesee Ave.
Eddy, C. K. & Sons 510 Eddy Bldg.
Furstenberg Bros. 1800 S. Jefferson Ave.
Germain & Boyd Lumber Co.....Cor. Holden and Baum.
Hill, Arthur & Co. 210 S. Washington Ave.
Hill-Drummond Lbr. Co., W. T. Foley, Sec. and Treas.,
504 Bearinger Bldg.

Kuehl, Charles	118 S. Jefferson Ave.
Merrill, Ring & Co.	Merrill Blk.
Mershon, John D., Lumber Co.	203 Bearinger Bldg.
Mershon, Eddy & Parker Co.	Mershon Station
Oliver-McAvoy Timber Co., John McAvoy, Pres.	Hamilton Sq. Bldg.
Phillips & Seeley	405 Eddy Bldg.
Rupp, Christ	1602 Janes Ave.
Rupp, John J.	505 Bearinger Bldg.
Saginaw Lumber & Salt Co.	604-605 Bearinger Bldg.
Scheurmann Lumber Co.	1407 N. Niagara St.

LUMBER MANUFACTURERS.

Booth & Boyd Lumber Co.	Cor. Holden and Baum Sts.
Briggs & Cooper Co.	611-613 Bearinger Bldg.
Eastman, S. L., Flooring Co.	Carrollton
Gardner, Peterman & Co.	409½ Court St.
Hill-Drummond Lbr. Co.	504 Bearinger Bldg.
Mershon, Eddy, Parker & Co.	Mershon Station
Saginaw Lumber & Salt Co.	604-605 Bearinger Bldg.

MACHINERY MANUFACTURERS.

Bartlett, A. F. & Co.	930 S. Water St.
Jackson & Church	321-323 N. Hamilton St.
Koehler Bros.	208-214 S. Water St.
Mershon, W. B. & Co.	Mershon Station
Mitts & Merrill	1009 S. Water St.
Valley Grey Iron Foundry Co.	Cor. Bristol and Water St.
Wickes Bros.	512 N. Water St.

MANUFACTURERS' AGENTS.

Foley & Smith	134 S. Baum St.
Thom, J. E.	Kirby Bldg.

MARINE MOTOR MANUFACTURERS.

Erd Motor Co.	1357-1363 Niagara St.
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MATCH MANUFACTURERS.

Saginaw Match Co.	Cor. S. Jefferson Ave. and Atwater St.
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MEATS.

Hayden Fancy Grocery Co. (Ltd.)	114 N. Washington Ave.
Holcomb, George	1202-1204 Court St.
King, John	702 S. Washington Ave.
Lavallee, Joseph	2323 N. Michigan Ave.
Tatham, Victor J.	1709-1711 Genesee Ave.
Teeters, C. J.	132 N. Jefferson Ave.

MECHANICAL ENGINEERS.

Gage, Howard 1253 S. Jefferson Ave.
Willcox Engineering Co. Eddy Bldg.

MEN'S FURNISHING GOODS.

Barie, Wm., Dry Goods Co., The....Cor. Genesee Ave. and Baum St.
Bauer Bros. 320 Court St.
Heavenrich Bros. & Co. 301-307 Genesee Ave.
Ippel, J. W. Court, Cor. Michigan Ave.
Mautner & Krause 401 Genesee Ave.
Ryan, Wm. H. 215 Genesee Ave.
Seitner Bros. 314-322 Genesee Ave.
Tanner, M. W. Co., The 118-126 N. Franklin St.
Tredo, Wm. P. 300 Genesee Ave.

MERCANTILE AGENCIES.

Bradstreet Co., The, Walter S. Cooley, Mngr.....Saginaw
Dun, R. G. & Co., Wm. E. Haviland, Mngr. 208-209 Eddy Bldg.

MERCHANDISE BROKERS.

Kenny & Co., L. M. 403 Eddy Bldg.
Thom, J. E. Kirby Bldg.

MILL SUPPLIES.

Morley Bros. 115-129 N. Washington Ave.
Saginaw Hardware Co. 200-208 S. Hamilton St.
United Supply Co. 126 N. Washington Ave.

MINING ENGINEER.

Carpenter, H. G., with Consolidated Coal Co....301 S. Jefferson Ave.

MISCELLANEOUS.

Biles, W. I., Mngr. Saginaw Milling Co.....107-117 W. Genesee Ave.
Callam, Frank S. Weadock Ave.
Curtis, Chas. D., Purch. Agt. Mershon, Eddy & Parker Co.,
Mershon Station
Himmelein, Chas. E., Buyer Wm. Barie Dry Goods Co.,
Genesee Ave. and Baum St.
Humphrey, Geo. L., Sec'y C. K. Eddy & Sons.....Eddy Bldg.
Jeffers, John, Estate of 2 Tower Blk.
Lengst, G. L., Gen'l Supt. B. G. Appleby Co. S. Jefferson Ave.
Ohland, Otto A., Sec. Morley Bros.....115-129 N. Washington Ave.
Phillips, C. E., Dept. Mngr. Morley Bros...115-129 N. Washington Ave.
Reichle, Ernest L., Mngr. Retail Dept. Morley Bros.,
115-129 N. Washington Ave.
Stewart, A. Shipley, Sales Mngr. Farmers' Handy Wagon Co.,
Hess and Sheridan Aves.
Whittier, T. P., Representing Chas. Merrill & Co., 608 S. Jefferson Ave.

MUSIC HOUSES.

Germain Piano Co. 400-408 S. Washington Ave.
 Grinnell Bros, Jas. Vaughan, Mngr.....128-130 N. Franklin St.

NEW AND SECOND HAND GOODS.

Murphy & O'Hara 714-716 Genesee Ave.

NEWS DEALERS.....

Kelsey, F. J. & Son.....202 Genesee Ave., 118 N. Jefferson Ave.
 Mitts, Peter Bancroft House
 Stephens, C. H. 117 N. Franklin St.
 Tuhy, M. L. 106 S. Jefferson Ave.

NEWSPAPERS.

Courier-Herald, W. J. Hunsaker, Treas. and Genl. Mngr.,
 116 S. Jefferson Ave.
 Saginaw Evening News Co. 307-311 Tuscola St.
 Saginaw Post-Zeitung 208-212 Lapeer Ave.

OMNIBUS, CARRIAGE AND COUPE LINE.

Bartow & Enright 218-228 N. Baum St.

OPTICIANS.

Farmer, Fred D. 221 Genesee Ave.
 Irvine, Edward J. 205 Genesee Ave.
 Siebel, H. S. 116 N. Hamilton St.
 Stolz, G. Wm. 322 Genesee Ave.

ORGAN BUILDER.

Allen, Orla D.

PAINTERS AND DECORATORS.

Boehlke, Henry 800 S. Fourth Ave.
 Burt, Willard E. 1834 Genesee Ave.
 Maxson, E. C. & Son 209-211 S. Washington Ave.
 Meibeyer, C. H. 221 Howard St.

PAVING BRICK MANUFACTURERS.

Saginaw Paving Brick Co. Cor. S. Jefferson and Rust Aves.

PAWNBROKERS.

Connelly, John E. 135 S. Washington Ave.
 Tierney Bros., Thos. Tierney, Mngr. 217 Genesee Ave.

PHOTOGRAPHERS.

Goodridge, Wallace L.	220 S. Washington Ave.
White, Chas. E.	305 Genesee Ave.

PHYSICIANS.

Alden, Dr. C. W.	4-6 Tower Blk.
Briggs, Dr. T. E.	420 Genesee Ave.
Bruce, Dr. J. R.	114 S. Jefferson Ave.
Curtis, Dr. E. E.	2105 N. Michigan Ave.
Grube, Dr. C. L.	2001 N. Michigan Ave.
Kanzler, Dr. Karl	402 S. Weadock Ave.
Kitchen, Dr. M. C. L.	132 S. Washington Ave.
Leach, Dr. H. M.	209 S. Jefferson Ave.
McMeekin, Dr. Jas. W.	405-406 Weichman Bldg.
Mowry, Dr. M. P., Medical Director U. S. Health & Accident Ins. Co.	
Riopelle, Dr. J. Henri	902 S. Washington Ave.
Sample, Dr. C. H.	309 S. Washington Ave.
Slack, Dr. W. L.	3 Mason Bldg.
Stewart, Hon. G. M.	233 S. Jefferson Ave.
Williamson, Dr. T. M.	2617 S. Washington Ave.

PIANOS.

Germain Piano Co.	400-404 S. Washington Ave.
Grinnell Bros. Music House, Jas. Vaughan, Mgr.	128-30 N. Franklin
Klenke, Wm. H.	407 Sheridan Ave.

PIANO MANUFACTURERS.

Germain Piano Co.	Holland Ave., near Genesee Ave.
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PLANING MILLS.

Bliss & Van Auken	1100 S. Niagara St.
Booth & Boyd Lbr. Co.	Holden & Baum Sts.
Briggs & Cooper Co.	612 Bearinger Bldg.
Furstenberg Bros.	1800 S. Jefferson Ave.
Mershon, Eddy, Parker & Co.	Mershon Station
Polson, Wm. & Co.	Hess & Sheridan Ave.
Saginaw Mfg. Co.	122 King St.

PLATE GLASS MANUFACTURERS.

Saginaw Plate Glass Co., G. C. Eastwood, Sec.-Treas., S. Mich. Ave.	
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PLUMBERS.

Johnson, John H. & Co.	213-215 S. Washington Ave.
Martin, Bruno & Son	816 Janes Ave.
Taub, Herman L.	1147 Janes Ave.

POSTMASTERS.

Brady, M. N.	West Side Postoffice
Linton, W. S.	East Side Postoffice

PRINTERS, EMBOSSERS, ETC.

Bastian Bros. & Co.	111 Lapeer St.
Ferris, John E.	813 Genesee Ave.
McIntyre, W. K. Co., Ltd.	211 Germania Ave.
Potter, L. A.	209 Genesee Ave.
Reitter, F. & C.	208-212 Lapeer St.
Saginaw Printing & Publishing Co.	212-216 N. Franklin St.
Seemann & Peters	200-206 N. Franklin St.
Seemann, Peters & Heim	307-311 Tuscola St.
Valley Printing Co.	127 N. Franklin St.

PUBLIC SCHOOLS.

Witters, Henry, Pres. Board of Education ..	112-116 N. Jefferson Ave.
Klumpp, Wm. C., Sec'y Board of Education ..	610 Bearinger Bldg.
Warriner, E. C., Supt. Public Schools, Office	Manual Training School
Warner, W. W., Prin. East Side High School, Office,	High School Bldg.

RAILROADS.

Erie Dispatch, V. A. Phelps, Contracting Agent ..	503 Bearinger Bldg.
Grand Trunk, J. G. Dexter, Agt.	Cor. Franklin & Thompson Sts.
Michigan Car Service Assn., W. T. Preston, Dist. Inspr.,	
	710 S. Washington Ave.
Michigan Central, S. S. Armstrong, Freight Agt.	Hayden St.
Pere Marquette, A. Patriarche	Detroit, Mich.
A. R. Merrick, Supt.	Potter St.
Wm. Henderson, Div. Freight Agt:	Potter St.

REAL ESTATE.

Appleby, B. G. Co.	410 Germania Ave.
Ganschow, Chas. F.	615 Bearinger Bldg.
Goeschel, Herman	107 S. Jefferson Ave.
Hart, W. H.	118 S. Jefferson Ave.
Homestead Realty Co.	
Hynes, Thos. C.	819 S. Jefferson Ave.
Judd, C. L.	1591 S. Washington Ave.
Kleinfeld, F. F.	608 Bearinger Bldg.
Klumpp, Wm. C.	610 Bearinger Bldg.
Lawrence, Frank, Real Estate Exchange ..	209 S. Jefferson Ave.
Mason, L. P.	516 Thompson St.
Michigan Farm Land Co.	414 W. Genesee Ave.

Morley, E. W. & Sons, Edward W. Morley, Pres.	116 N. Wash. Ave.
Newberry, J. O.	9-10 Mason Bldg.
Newton, Frederick W.	606 Bearinger Bldg.
Norris, Hugh D.	724 S. Washington Ave.
Patterson & Weadock	208-209 Bearinger Bldg.
Penney, H. A.	Penney Blk.
Peter, J. B.	206-207 Eddy Bldg.
Schwahn Agency	5-6-7 Miller Blk.
Tierney Bros.	217 Genesee Ave.
Union Abstract Co.	16-18 Merrill Bldg.
Zacharias, Stephen F.	701 Marion St.

RESTAURANTS.

Egerer Bros.	313 Genesee Ave.
Roberts, A. H.	120-122 N. Jefferson Ave
Veague, George	119 Genesee Ave.

ROOFING.

Asphalt Roofing Co.	Cor Michigan Ave. and Wheeler St.
Carey, The Philip Co.	117 N. Water St.
Taub, H. L.	1147-1151 Genesee Ave.

ROOFING MANUFACTURERS.

Asphalt Roofing Co.	Cor. Michigan Ave. and Wheeler St.
Carey, The Philip Co.	117 N. Water St.

RUBBER AND STEEL STAMP, ETC., MANUFACTURERS.

Potter, L. A.	209 Genesee Ave.
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RULE MANUFACTURERS.

Lufkin Rule Co.	Hess Ave., Cor. Prescott St.
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SADDLERY—WHOLESALE.

Morley Bros.	115-129 N. Washington Ave.
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SALT MANUFACTURERS.

Bliss & Van Auken	1100 S. Niagara St.
Brand & Hardin Milling Co.	500 S. Niagara St.
Eddy, C. K. & Sons	510 Eddy Bldg.
Mershon, Eddy, Parker & Co.	Mershon Station
Michigan Salt Association	508 Eddy Bldg.
Saginaw Plate Glass Co.	S. Michigan Ave.

SASH, DOORS, FILING CABINETS, ETC., MANUFACTURERS.

Polson, Wm.	Cor. Hess and Jefferson Aves.
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SAUSAGE, MINCE MEAT, ETC., MANUFACTURERS.

Henning, Chas. W. & Sons 806-808 Genesee Ave.

SAW MANUFACTURERS.

Mershon, Wm. B. & Co. Mershon Station

Michigan Saw Co., W. H. Presser, Propr.....101-109 Germania Ave.

SEED CLEANER MANUFACTURERS.

Ferrell, A. T. & Co. Cor. Wheeler and Michigan Ave.

SEWING MACHINES.

Gately Co., The.....124-130 S. Franklin St., 215-217 S. Franklin St.

Morley Bros. 115-129 N. Washington Ave.

Singer Sewing Machine Co., Geo. W. Prine, Mngr..507 Genesee Ave.

Tierney Bros. 217 Genesee Ave.

SHADE ROLLER MANUFACTURERS.

Quaker Shade Roller Co., Wm. D. Janes, Mngr.....1616 Court St.

SHINGLE MANUFACTURERS.

Bliss & Van Auken 1100 S. Niagara St.

Briggs & Cooper Co. 612 Bearer Bldg.

Mershon, Eddy, Parker & Co. Mershon Station

SHIRT WAIST MANUFACTURERS.

Robertson, E. A. & Co. 229 N. Franklin St.

Saginaw Silk Garment Co. 408 Genesee Ave.

SHOW CASE MANUFACTURERS.

Saginaw Show Case Co. 309 Mackinaw St.

SIGN AND ADVERTISING PAINTERS.

Pearl, S. G. 607 Genesee Ave.

Walker & Co. 124 N. Baum St.

SOAP MANUFACTURERS.

Passolt, Henry 1400 N. Niagara St.

STEAMSHIP AGENTS.

Goeschel, Herman 107 S. Jefferson Ave.

STONE, MARBLE AND GRANITE WORKS.

Hobson, A. 501-511 N. Water St.

STREET RAILWAY CO.

Saginaw Valley Traction Co. 134 S. Washington Ave.

SUGAR MANUFACTURERS.

Michigan Sugar Co., T. A. Harvey, Vice-Pres., 128 N. Washington Ave

SUITS—LADIES.'

Rockwood's Cloak Shop Genesee and Warren Aves.

Schneerman, H. B. & Co. 302 Genesee Ave.

Zanger, Frederick 412 Genesee Ave.

TAILORS.

Beach, F. H. 104 N. Washington Ave.

Heavenrich Bros. & Co. 301-309 Genesee Ave.

Pycha, Jerome 207 S. Washington Ave.

Reade, T. A. 207 Genesee Ave.

TELEGRAPH COMPANIES.

Postal Telegraph-Cable Co., C. E. Gage, Mgr., 107 N. Washington Ave.

Western Union Tel. Co., E. A. Patterson, Mgr., 115 S. Washington Ave.

TELEPHONE COMPANIES.

Michigan State Telephone Co. 300 S. Washington Ave.

Valley Home Telephone Co.,.....Cor. Jefferson and Germania Aves.

TELEPHONE MANUFACTURERS.

Milwaukee Telephone & Mfg. Co., Michigan Ave., near W. Genesee

THEATRES AND AMUSEMENT PLACES.

Academy, The, C. W. Porter, Mngr., Cor. Washington and Janes Aves.

Auditorium, F. P. Walter, Mngr., Cor. Washington Ave. and Janes St.

Dreamland Theatre 408 Genesee Ave.

TIMBER LANDS.

Bliss, A. P. 1-2 Merrill Blk.

Booth & Boyd Lbr. Co. Holden & Baum Sts.

Brewer, F. P. and W. A. 129 N. Franklin St.

Briggs & Cooper Co. 611-613 Bearinger Bldg.

Eddy, C. K. & Sons 510 Eddy Bldg.

Fordney, Hon. J. W. 18-20 Merrill Bldg.

Hill, Arthur & Co. 210 S. Washington Ave.

Hill-Drummond Lumber Co., W. T. Foley, Sec. and Treas.,

504 Bearinger Bldg.

Merrill, Ring & Co.	Merrill Blk.
Nienstedt, Henry	508 Bearinger Bldg.
Oliver-McAvoy Timber Co., Jno. McAvoy, Pres., Hamilton Sq. Bldg.	
Richardson, E. Co., The	210 Eddy Bldg.
Rupp, John J.	505 Bearinger Bldg.
Wilson Bros.	603 Bearinger Bldg.
Wright-Blodgett Co., C. H. Davis, Chairman....	700 N. Hamilton St.

TINSMITHS.

Martin, Bruno & Son	816 Janes Ave.
Taub, Herman L.	1147 Genesee Ave.

TOOTHPICK AND BUTTER DISH MANUFACTURERS.

Berst Mfg. Co.	Cor. Maple and Toothpick Aves.
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TRANSFER COMPANIES.

Grant, Wm.	M. C. R. R. Freight Depot
Harris Transfer Co.	P. M. R. R. Freight Depot
Saginaw Transfer Co.	115-129 N. Washington Ave.

TRAVELING SALESMEN.

Brown, M. S.	644 S. Weadock Ave.
Moore, Wm. B., for Saginaw Valley Drug Co.,	
	Water St., foot of Tuscola St.

TRUNK MANUFACTURERS.

Liebermann Trunk Co.	415 Genesee Ave.
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UNDERTAKERS.

Coleman, H.	201-209 N. Washington Ave.
Deisler, A. & Son	703-709 Genesee Ave.

UPHOLSTERED FURNITURE, MATTRESS, ETC., MANUFACTURERS.

Cooney & Smith	219-223 S. Washington Ave.
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VINEGAR AND PICKLE MANUFACTURERS.

Oakland Vinegar & Pickle Co., J. A. Cimmerer, Sec. and Treas.,	
	429-439 N. Water St.

WAGON MANUFACTURERS.

Farmers' Handy Wagon Co., Chas. W. McClure, Pres.,	
	Hess and Sheridan Aves.

WALL PAPER.

Boehlke, Henry & Son	800 S. Fourth Ave.
Logan, R. K.	621 Genesee Ave.
Maxson, E. C. & Son	211 S. Washington Ave.
Moeller & DeLand	2617 S. Washington Ave.
Popp & Wolf	718-722 Genesee Ave.

WHEELBARROW MANUFACTURERS.

Saginaw Wheelbarrow Co., Harker W. Jackson, Vice Pres.,	
	2019 S. Michigan Ave.

WHOLESALE FLOUR.

Brand & Hardin Milling Co.	500 S. Niagara St.
Callam Mills	211-219 N. Franklin St.
Reliance Mercantile Co.	400 S. Franklin St.
Saginaw Milling Co.	107-117 W. Genesee Ave.
Washburn-Crosby Co.	412 Bearinger Bldg.

WHOLESALE FRUITS AND PRODUCE.

Burdick, H. B.	101 Genesee Ave.
Spangler, Davis & Co.	119-121 N. Water St.

WHOLESALE GRAIN, HAY, BEANS, ETC.

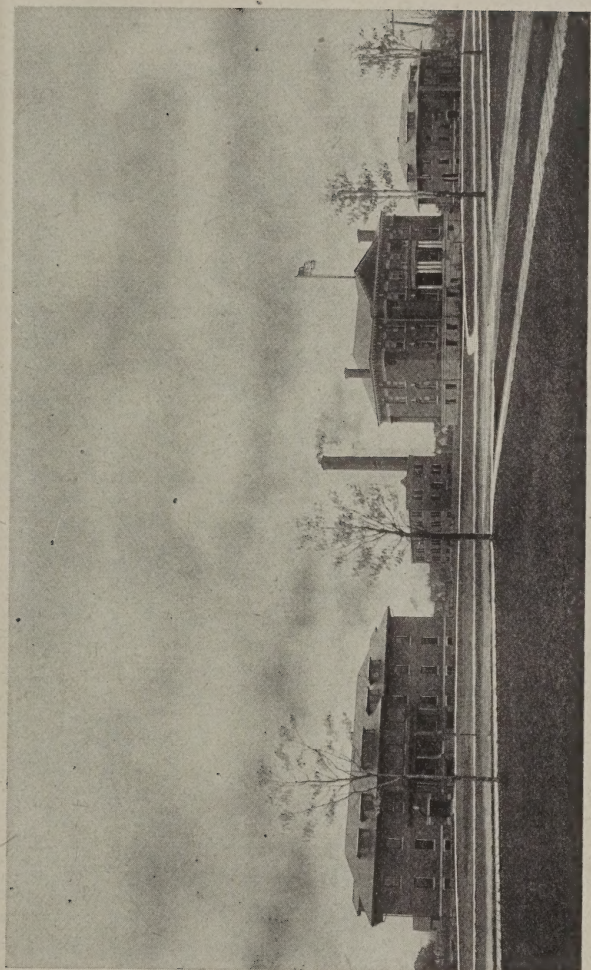
Brand & Hardin	500 S. Niagara St.
Callam Mills	211-219 N. Franklin St.
Carr, Henry W., The	208-209 Bearinger Bldg.
Reliance Mercantile Co.	400 S. Franklin St.
Saginaw Milling Co.	107-117 W. Genesee Ave.

WOODENWARE MANUFACTURERS.

Palmerton, F. G. Woodenware Co.....	Cor. Holmes and Brant Sts.
Saginaw Mnfg. Co.	King St., cor. Perry St.



BLISS PARK.



INSTITUTE FOR THE BLIND.

